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MICHIGAN TRADESMAN

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Thirty-Fifth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 26, 1917

Number 1788

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Following the Cross

A LONG time before the kaiser started his long-planned war of carnage and conquest, Gilbert K. Chesterton said that the modern maelstrom resembled contending armies which rush to meet each other under the same banner—and that banner a Cross! To-day we have the material demonstration. Kingly arms lift mailed fists toward the same God and violently pray that He smite brothers across the trench, and these same kings call themselves leaders of the faith. Behind the harvesting machines that mow down human heads comes the real Cross—not the cross so blatantly borne by leaders in thought and prayer, but borne by those who quietly SERVE. The Red Cross is on the arm of the scientific surgeon and the common clod who bears the litter; on the arms of the Sisters of Charity and Ladies of Nobility, and there's no difference in titles; on the arms of American, Slav, Teuton, Frank, Jap, Singalese—there is neither caste nor creed nor color line. The bearded Russ may parade the sacred icons before the praying forms in the Kremlin, the blond Teuton preacher may lift his pastoral hook toward his God, the Archbishop of Canterbury may bless armies with his jeweled Crucifix, but I leave it to you, which is the true Christian—those who pray or those who serve—who bind wounds and bear cripples to safety, who nurse souls back to battered bodies? Which deathbed would you prefer for yourself, that of becardled, gun-booming of King or Czar, or that of Florence Nightingale, Clara Barton, Louis Pasteur? Perhaps there IS a greater reward in service than mortal eyes can see—who knows?

Thomas Dreier.

PEANUT BUTTER

CAN BE COMPARED TO COFFEE
AS TO QUALITY

Don't be fooled by price. Buy where quality comes first. Buy Jersey Peanut Butter and notice the difference in taste. Order from your jobber today.

Perkins Brothers, Inc. Bay City, Michigan

Fleischmann's Yeast

will perform the same valuable function in making war-time bread foods that it does in wheat bread.

The Fleischmann Company

DUTCH MASTERS SECONDS



Will stimulate your trade

Handled by all jobbers

G. J. JOHNSON CIGAR CO., Makers
GRAND RAPIDS

Ceresota Flour

Always Uniformly Good

Made from Spring Wheat at
Minneapolis, Minn.

Judson Grocer Co.

The Pure Foods House

Distributors

GRAND RAPIDS, MICHIGAN

You Should Carry All Franklin Package Sugars

Women who get used to buying Granulated Sugar from you in neat Franklin Packages will prefer to buy Dainty Lumps, Powdered and Confectioners Sugars in the same way. They like the clean, strong packages that will not burst in the market basket or cupboard as will a thin paper bag.

It will pay you to sell ALL your sugar in the time-saving Franklin Packages.

"A Franklin Sugar for every use"

Cartons packed in 24, 48, 60 and 120 lb. containers according to grade

Cotton bags of granulated sugar packed in 100 lb. sacks and in barrels

Made from Sugar Cane

The Franklin Sugar Refining Company

PHILADELPHIA



MICHIGAN TRADESMAN

Thirty Fifth Year

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SPECIAL FEATURES.

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FIRE INSURANCE EXTORTION.

Every merchant who is not already committed to the subject of mutual fire insurance should read the remarkable report of the Insurance Commissioner of the District of Columbia, published elsewhere in this week's paper. Commissioner Nesbit clearly shows that a business which absorbs 45 per cent. of its receipts for expenses and salaries and returns only 35 per cent. of its premium receipts to its policy holders, as is the case with the stock fire insurance companies, will not be tolerated much longer by the insuring public; that the utter failure of the stock companies to conduct their business with prudence, economy and efficiency will necessarily result in one of three alternatives:

1. They will be superseded entirely by mutual insurance companies.
2. They will be superseded by state insurance.
3. Their rates will be reduced at least one-half by state regulation.

The conclusions thus recorded by Commissioner Nesbit are by no means new or novel. They are identical with the findings which have been reached many times in the past by far-seeing and conservative business men who have promulgated their conclusions in the public prints from time to time for the past dozen years. How the insuring public continues to tolerate such a condition with so little remonstrance and consents to be made the victims of such extortion, when they can obtain instant and stable relief through the organization and maintenance of mutual insurance companies, is more than the Tradesman can understand.

COTTON AND ITS FABRICS.

A thing which helped to keep up cotton quotations during the week was the publication of the Government figures on ginning, showing nearly 700,000 bales less than those of last year. Whether this affords a really accurate line on the amount of the crop has been questioned in some quarters, it being asserted that the growers, for lack of help and other reasons, have been dilatory in picking. It is said that quite a fair amount of the bolls which had been touched by frost have yielded up some pretty good lint, and that there is considerable cotton which may never be picked. The next crop census may throw some light on this matter. The growers remain

optimistic on the subject of prices, and have no fear of any official price fixing so far as the present crop is concerned. What may happen to the next crop does not as yet concern them. In the goods end, so far as the primary markets are concerned, little is expected to be done at this time of year. Transactions, except for special reasons, are few. Some signs of easing have appeared occasionally, but there is nothing to show any decided trend. Sheetings have been strong because of their use in bagmaking. Certain colored goods, such as gingham, continue in demand. But, in general, there is a listlessness which is rather welcomed than otherwise at this period.

There is more truth than poetry in the statement published elsewhere in this week's paper from the pen of a man who has devoted many years of his life to inveigling merchants into executing catch contracts containing impossible conditions which the average merchant can not comply with. His statement that he has discovered a percentage of merchants in every town who are so wise in their own conceit that they spurn the assistance offered by the well-conducted trade journal and who are therefore easy prey for the wary and wily dispenser of questionable schemes is, unfortunately, only too true. As a matter of fact, the merchant who needs a trade journal most seldom uses it. One reason for this condition is manifest: the "smart aleck," as our correspondent designates him, would find himself held up to ridicule so often that he would be very apt to be inclined to doubt the sanity of a publication which presented his shortcomings in such an unfavorable light. People like to have others held up to public execration and ridicule, but the moment you undertake to reproduce the shortcomings of the man himself, he loses interest in the undertakings with wonderful alacrity. So long as the "wise ones" continue to exist, so long sharks and con artists will continue to thrive on their ill-gotten gains.

A good test by which to measure the value of a trade journal is the presence or absence in its pages of the advertisements of the various frauds and cheats in trade which are continually exposed as fraudulent by the Tradesman. If you note the announcements of these gentry who prey on the credulity of merchants in any trade paper, it is safe to set it down as a publication which worships at the shrine of Mammon, without any regard for the well being of its readers.

If you act toward an entering customer as if you did not expect any purchase would be made, you increase the chances of getting what you expect.

UPPER PENINSULA.

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, Dec. 24—E. O. Coy for one year purchasing agent for the Krectan Co., Johnwood, but for the past year with the McGuggin Mercantile Co., Munising, has accepted a position with the A. H. Eddy food emporium. Mr. Coy is considered one of the best grocerymen in Cloverland and his wide experience in the various lines will enable him to be of considerable service to Mr. Eddy.

The firm of Smith & Granum, general contractors, has been dissolved by mutual consent on December 20 and the business discontinued.

The Sault is to be congratulated on having so efficient a health officer as Dr. Griffin. While the work has been ample for two or three assistants, he has been handling most all of it single handed, besides looking after the milkmen and food supplies. Last week, in company with Inspector J. T. Roe, he discovered one of our milkmen selling milk containing 20 per cent. water and as this was infringing upon Lake Superior, the guilty milkman was fined \$20 for putting one over, so that the Soo will be sure of having the real thing, so long as Doc Griffin is on the job. He also lined up some of the cheap restaurants which the unsuspecting public is apt to drop into, being handy to the station. They, too, have consented to come up to the mark or get out of business.

Mr. Sculley and C. S. Bush have left the city and the Soo has been up against it for carriage and auto painters ever since. It will be pleasing news to know that Joseph S. France, proprietor of the France Painting and Decorating Co., has leased the entire second story of the Miller block, formerly used by Mr. Bush as a paint shop, which will be re-arranged and put in shape to take care of the Soo's work this winter. Mr. France has secured a number of first-class carriage and auto painters and will be ready to take on work after Jan. 1.

The Chesebrough Lumber Co., at Thompson, let a contract for a new office building, 24x26, of frame construction, to be located near the Miller building, which has been purchased and will be remodeled next spring to use as a store building.

Fred Price, the hustling Rexall Druggist, has opened up his third branch store in the Nicholas building, at Algonquin. There were hundreds of visitors who were delightfully entertained and given a souvenir in memory of the occasion. The new store will fill the long felt want at Algonquin and is a credit to the place, as well as Mr. Price himself, who believes in doing things right. His three stores are considered among the best in the State, with up-to-date fixtures and a complete stock of drugs and sundries.

The Elks gave their usual Christmas dinner to the poor children of the Soo last Sunday. About 300 happy youngsters accepted the invitation and their brother Bill's generosity will long be remembered.

"A good many men who get credit for being close mouthed are in reality too lazy to talk."

The Prenzeur Bros. Co., one of the Soo's oldest mercantile houses,

which has been doing business for the past forty-eight years, will be succeeded by Cowan & Hunt after Jan. 1. This well-known house has always enjoyed a prosperous business and last year reports the biggest business in its history. It was founded in 1869 by Albert and Herman Prenzeur. Eleven years later they sold out and the house became known as the Prenzeur Bros. Co. Barney Desenberg, then manager, left at this time for California to manage the Central Department Store at Los Angeles, in which he and the Prenzeur brothers were then interested. The new firm of Cowan & Hunt assume the management under favorable conditions. Mr. Cowan needs no introduction in this community, as Bob is a self-made man. Having been manager of the old house for a number of years, he made a record for himself. Mr. Cowan came to the Soo many years ago. Three years later he accepted a position with Prenzeur Bros. in the store then on Water street. Ten years ago he went to Lake Linden, where for four years he was manager of the dry goods department in the second store, after which he assumed the management of the store owned by the Lake Linden Co-operative Society. The latter position he held for five years until called to take the management of the big store at the Soo. While he is yet a young man, he is full of pep and enterprise and of a pleasant disposition which has won him many friends. Marshall Hunt, the other member of the firm, needs no introduction to the Sooiters, as he is one of our largest contractors and interested in numerous other Soo business interests. He is also known as one of the Soo's leading capitalists. The many friends of the new firm wish them every success in their big store which has always been a credit to the Soo.

"Nothing succeeds like success."

Thomas J. Green, our well-known prosecuting attorney, is receiving much publicity since taking charge of the campaign of Ex-Governor Chase S. Osborn's candidacy for the United States Senate to succeed William Alden Smith, of Grand Rapids. Mr. Osborn's candidacy takes on local interest by reason of Mr. Green's former connections, especially at St. Ignace, where he made his home for many years. Mr. Green is chairman of the Chippewa Republican county committee and has made a success of all of his undertakings. The big job now on hand indicates that he has ambitions which carry him far beyond local affairs.

The traveling public find it very tiresome making the small towns in the Upper Peninsula with teams who are used to making the trip by auto.

William Hayward, well-known lumberman of Wellers, was a business visitor here last week, doing some Christmas shopping.

The merchants here report a very satisfactory holiday trade, in many cases exceeding that of previous years. Everybody seems to be full of Christmas cheer and the markets are filled with plenty of turkeys. No scarcity in the line of food has been noted this year.

William G. Tapert.

Some people are always more suspicious of a self-admitted saint than they are of a self-confessed sinner.

COMPLETELY COLLAPSED.**Merchants Gold Trading Stamp Co. Out of Existence.**

The exposure of the peculiar methods and general irresponsibility of the Merchants Gold Trading Stamp Co. through the Michigan Tradesman naturally put a crimp in the efforts of M. L. Katz, the erstwhile owner of the tottering concern, but it remained for Prosecuting Attorney Hoffius to deal the institution, already tottering to its fall, the death blow. This he did in the course of an interview with Katz, who was summoned before the county official to explain why he did not arrange to redeem the books more promptly. Katz at once admitted that he was broken, financially, and that he was utterly unable to redeem the stamps now out. Katz stated that he proposed to discontinue the sale of stamps in Kent county hereafter and confine his operations to more distant points; that he had arranged to set apart 60 per cent. of his receipts from the sale of stamps and put it in a fund to redeem the books which are hereafter presented for payment, made up of stamps sold subsequent to this time.

"Who will be the custodian of this fund?" enquired the adroit Prosecutor.

"I will be the custodian," replied the wily Katz.

"What salary will you draw out of this fund for your services?" enquired the Prosecutor.

"Twenty-five dollars per week," replied the crafty stamp dispenser.

"In view of what you have told me regarding your own insolvency and the questionable manner in which you propose to conduct your operation in the future," said the Prosecutor. "I am prepared to say to you that you must not sell any more trading stamps."

"I don't propose to sell any more in Kent county," said the stamp faker.

"What I say applies to every locality," responded the Prosecutor, "you must discontinue the sale of stamps altogether and quit the business or I will prosecute you," said Mr. Hoffius.

"All right," responded Katz, "I will do as you say."

This interview probably marks the completion of the career of the Merchants Gold Stamp Co.—a career marked by deceit, fraud, false pretenses and downright swindling. The merchants of Michigan would probably continue to suffer from the operations of this financial wreck but for the discernment, firmness and peremptory action of Kent county's able and energetic Prosecuting Attorney. The record of Katz is such as to justify his being watched carefully. If any merchant learns of his offering Gold Stamps—or any other kind of stamps—for sale, they will be doing the trade at large a favor by notifying the Tradesman promptly. The Tradesman will then undertake to see that the matter is brought to the attention of the proper county officers or laid before the Federal grand jury.

The Tradesman again warns its readers against having any dealings

with the so-called American Legal Stamp Co., with alleged headquarters in Benton Harbor and also at a fictitious address in Grand Rapids. This concern is sponsored by J. W. Kingsbury, who has failed in every undertaking he has espoused for several years—always with the loss falling on others. He puts out a blue stamp. He is utterly unreliable and should not be permitted to conduct operations in Benton Harbor by the Prosecuting Attorney of Berrien county.

Partin Case Put Over the Term.

The appeal case of the Commercial Securities Co. vs. H. E. Andrus, the Rockford druggist, has been transferred to the next term of the Kent Circuit Court on account of the inability of the Commercial Securities Co. to have an officer present at the December term of court. In this case Andrus signed six notes for a representative of the Partin Manufacturing Co., which agreed to increase his sales from \$9,000 to \$17,000 per year. Of course, the man who took the contract and the company which employed the man to take the contract never expected to make good on such a proposition. Instead of making good, the Partin Co. immediately transferred the notes to the Commercial Securities Co., of Chicago, which proceeded to enforce payment on the ground that it was an "innocent third party." The Tradesman has repeatedly warned its readers to beware of any concern which does business in this manner, experience having clearly shown that in ninety-nine cases out of 100 such concerns are fraudulent.

The Partin Manufacturing Co., which claims to have its general offices in Memphis and branch offices in Chicago and Des Moines, is a concern of the same ilk as the Brenard Manufacturing Co. and Practical Advertising Co. It does not undertake to enforce its contracts where a merchant stands his ground like a man and is willing to put good money after bad to show up the rascally character of the concern.

Two other actions are pending the Kent Circuit court against merchants who foolishly entered into contract relations with the Partin Manufacturing Co. Both will be fought to the finish.

Scarcity of Leather in France.

Substitutes are being freely used in France, it is reported, owing to the serious scarcity of leather. It is said that some of the exclusive custom shoemakers have made shoes of pongee or Shantung to be used in Monte Carlo and Biarritz this winter. The vamps are of leather and the tops of the materials named. Some of the lower priced shoes are made entirely of pongee.

If your employes do not respect you and your methods, they will not give you their best efforts, nor will you be able to get and keep the best class of employes.

The chains of habit are generally too small to be felt until they are too strong to be broken.—Samuel Johnson.

Ten Years of the Food and Drugs Act.

Washington, D. C., Dec. 24—Ten years of enforcement of the Food and Drugs Act of June 30, 1906, are reviewed in the current annual report of the Bureau of Chemistry, United States Department of Agriculture, which says that the Act's chief contributions to the safety of the people's health have been its corrective effect upon the drug and patent medicine industry, its control of trade in unclean milk, polluted, decomposed or filthy foods, and protection of food-stuffs from contamination with poisons likely to be met in manufacture.

The general effect of the Food and Drugs Act may best be estimated, says the report, by considering its effect upon food and drug control by the states; upon development of the food and drug industries and by the principal abuses that have been corrected. But to illustrate the scope of the work through figures and facts the report points out that more than 6,000 prosecutions have been terminated in the courts in the first decade of the Act; that manufacturers have been cited at hearings more than 40,000 times, that many thousands of factory inspections have been made, and that more than 750,000 shipments of domestic or imported food and drugs have been examined.

Special attention has been given to shipments of polluted or spoiled food Milk shipped in interstate commerce and imported from Canada has been improved in cleanliness, purity, and the condition of sanitation under which produced. The canning of decomposed navy beans has been largely suppressed. Interstate shipment of oysters from polluted waters has practically ceased. Because of co-operation with state and municipal officials in controlling the shipment of bad eggs, it is reported that the quality of the eggs reaching the large cities is much improved. Other products in whose handling and sale improvement has been noted include mineral water, tomato products, fruit, vinegar and gelatin.

One consequence of the enactment of the Food and Drugs Act was to encourage similar legislation in many of the states the purpose of which is to control local traffic in food and drugs which, since no interstate commerce is involved, are not subject to the Federal law. For example, in 1906, many states had no feeding stuffs laws. A state could not prosecute a manufacturer unless he were a citizen of the state. The Federal law supplements the state law in this respect and now most of the states have similar laws.

In the beginning the confusion and apparent conflict between local and Federal laws and administration of laws not only made it difficult for the two sets of officials to co-operate, but often made it necessary for manufacturers to make special preparations for shipment to certain states at extra cost, the extra cost being passed on to the ultimate consumer. This evil has been remedied to a considerable extent by the organization of two agencies which in a large measure have removed some of the difficulties arising from the conflict of Federal and state jurisdiction. These agencies are (1) The Joint Committee on Definitions and Standards and (2) The Office of Co-operative State and Federal Food and Drug Control.

The Food and Drugs Act was one of the first laws which to-day would be classed as laws for the prevention of unfair competition. The report says that the suppression of fraud upon the the consumer and of unfair competition among business rivals are "but the two faces of the same coin." In consequence the food industries are sincerely and actively helping the Bureau of Chemistry to enforce the law.

Frequently, the report says, the

Bureau is appealed to by the industries to compel the cessation of unfair practices and to encourage the standardization of the products, when the industry is incapable by itself of bringing about these results. The Act is described as one of the influences which have helped to draw competitors together into associations like the guilds of the middle ages, although the modern associations lack the special privileges which the ancient guilds often enjoyed.

Some of the associations, understanding the value of constructive work, now devote considerable money to experimental research into technical problems. Thus is made available to the small manufacturer scientific assistance ordinarily beyond his reach. Since the Bureau always has regarded it as its duty not merely to report violations of the law but also to prevent accidental violations, through constructive work in tending to improve methods of manufacture, it co-operates actively with such associations of manufacturers. Such co-operation, by the various Government agencies, says the report, is bound to exert the profoundest influence on the country's industrial and social development.

The best evidence, according to the report, that many of the abuses formerly occurring in the food industry have ceased is found in the fact that the violations of the Food and Drugs Act observed to-day are hardly comparable, in degree, with those in the first few years following the enactment of the law.

Most of the staple-food products now found in violation either are of a higher grade than formerly or are products of clever adulterators who have more or less anticipated detection so that the adulterations have been found only by the most painstaking chemical analyses and factory inspection.

Consequently there has been a decided change in the direction of the work. In recent years it has developed quite noticeably in the direction of factory sanitation; of the study of spoilage and decomposition of foodstuffs and of improvement through laboratory research of methods of detecting the more refined types of adulteration.

The Boss Has His Eyes on You.

The boss has his eyes on you. You need not worry for fear that he has not.

Every day he is noticing the improvement or the lack of efficiency in your work.

He is human and always on the lookout for good men.

His success depends upon his ability to select good men and eliminate the inefficient.

If you are little better than the other man—if you know more and do more—if you have formed the habit of doing the right thing without being told, the boss will not pass you by to promote the other man.

You wish you had a better job. You wish you could do more and knew more.

The most certain road to this is unceasing study and earnest work. You can paste it in your hat that nobody will pay you more on the possibility of what you may develop into.

If you want a better job, dig into it.

The price of promotion is doing things all the time that will make your boss feel that he can not do without you.

John Hach Answers His Saginaw Critic.

Coldwater, Dec. 24—In reply to my critic regarding my address before the hotel men in convention at Saginaw, I will say that if he had taken the same pains to learn facts that he did to pick flaws, he could have been of material assistance to our cause on that occasion, as I would gladly have yielded a portion of my time allowance to him for opportunity to parade his intellect, in the absence of which I would suggest to him that the time and place to show his interest is at the meetings of his Council, if he is a member in good standing, where he would receive information first-handed that would be of far more value and satisfaction to him and our cause than to resort to printer's ink. For the information of my critic, I will say that I accepted the invitation on behalf of the hotel men and acted on the suggestion and instructions from the Grand Executive Board of the Grand Council.

I was shown every courtesy, was wined and dined as their guest and have every reason to believe that they were sincere in their adoption of the resolution and the appointment of a committee to co-operate with us in our cause as they were in extending to me the invitation, and until I am convinced to the contrary, I shall give them the benefit of the doubt.

I am not so pessimistic as to reach the conclusion that the adoption of that resolution met with the full endorsement of their membership, which would not be natural in a large body of men, where there is always a difference of opinion. Neither am I so ready to jump at conclusions as to charge treachery on the part of a body of men by reason of indifference on the part of some individual member.

I have every reason to believe that in C. W. Bosworth, the chairman of the committee appointed by President Puffer, who is also a member in good standing in the United Commercial

Travelers, we have a friend and man who has the courage of his own convictions. My meager acquaintance with George Fullwell, of Detroit and J. W. Smith, of Rochester justifies me in forming the same opinion of them, and for any of our fraternity, whether a member of our organization or not, to attack the veracity of these men is not only unjust, but cowardly in my belief.

Regarding my talk before the hotel men in convention I will say that I am only a common everyday shoe salesman. I have never laid claims to oratory or given anyone reason to believe that I laid claim to being a public speaker, but as the Grand Counselor of the United Commercial Travelers of Michigan, I have learned to regard our order over and above any similar privilege that I enjoy, and I have given the best there is in me with the aid of my colleague and district deputies and my every official act I have reason to believe carried with it, not only the endorsement of the Grand Executive Board, but of the tried and true members who have passed through the chairs before me and who have been successful in the upbuilding of our order which stands as the peer of all other fraternal organizations, and I regard a man, who can, but don't, as a poor excuse for membership in any order, where they do not have the moral courage of their own convictions, to criticize those who devote their time and interest in the common cause.

Now, if my critic is honest and sincere in his motives and will come out into the clearing and make himself known, I will guarantee him ample opportunity to make good use of his talent in our cause, in which he will find a few men who have accomplishments that are not fostered by a desire of cheap notoriety.

John A. Hach, Grand Counselor.

Work that is not self-remunerative can never be paid for.—Stephen Berrien Stanton.

Reduction in Styles and Conservation of Materials.

The Commercial Economy Board of the National Council of Defense has begun work on plans for still further economy in the manufacture of shoes. These plans, when perfected, will apply to shoes for the fall and winter of 1918, which manufacturers will show in their sample lines next February and March. Due announcement of the Board's recommendations will be made, and in season to secure the full co-operation of manufacturers and retailers.

The first step in the Board's plans has been taken in the form of a letter which has been sent to a selected number of manufacturers requesting their advice for further reducing styles and conserving materials. The same letter has been sent to A. C. McGowin, President of the National Shoe Retailers' Association. The letter, in full, is as follows:

"The Commercial Board is commencing its enquiry into means of securing economy in the shoe trade for the fall season of 1918. The conditions are such that we believe it will be necessary to make greater economies than have been effected for the spring season. A number of suggestions on specific points have already been submitted to the Board. We would like to know what you think of these and what further suggestions along similar lines you can give us. Some of these suggestions are:

"1. Reduction in number of styles.

"2. Limiting the height of women's shoes to eight inches.

"3. The use of skeleton linings in women's shoes.

"4. Restriction of men's shoes (leather) to two colors, black and tan.

"5. The elimination of ornaments on men's shoes, using only one style of perforation.

"6. Restriction of men's shoes to plain tip, straight tip, and wing tip.

"Are these suggestions practicable?"

A general letter of enquiry will be sent out later to all manufacturers, and probably wholesalers and retailers, in which the Board will state their recommendations and urge their general observance and adoption by all branches of the industry.

No Lawyer Needed.

An Atlanta lawyer tells of a newly qualified judge in one of the towns of the South who was trying one of his criminal cases. The prisoner was an old negro charged with robbing a hen-coop. He had been in court before on a similar charge and was then acquitted.

"Well, Henry," observed the Judge, "I see you're in trouble again."

"Yessuh," replied the negro. "De las' time, Judge, you rec'lect, you was mah lawyuh."

"Where is your lawyer this time?"

"I ain't got no lawyer dis time," said Henry. "Ah's gwine to tell de troof."

What will SUNSWEET do for you in 1918?

FOR months we have been busy building the groundwork upon which will rest our 1918 campaign to the housewives of America. We know pretty well what this campaign will accomplish.

First—it will result unquestionably in a larger, day-in-and-day-out demand for prunes and apricots. Every force, every resource at the command of this State-wide, cooperative organization will be used to impress upon the minds of American housewives that SUNSWEET and Quality are inseparable.

Ask your jobber about it today!

CALIFORNIA PRUNE AND APRICOT GROWERS, INC., San Jose, California

A cooperative growing and marketing association embracing more than 5,000 growers engaged in this industry in California



Sunsweet nature-flavored
CALIFORNIA
Prunes and Apricots

Movements of Merchants.

Plainwell—Robert Kelly succeeds Garold Hyder in the meat business.

Port Huron—The Church Garage has changed its name to the Black-McCabe Co.

Alma—The De Luxe Candy Co. has opened a restaurant in connection with its store.

Kalamazoo—W. H. Fletcher succeeds Castner Bros. in the grocery business.

Tallman—C. McLaughlin has sold his stock of general merchandise to Mrs. James Faul, who has taken possession.

Chippewa Lake—Osborne & Ward are closing out their stock of general merchandise, Clarence Ward having enlisted in the service of the Government.

Clarksville—E. A. Rising & Son, dealers in general merchandise, have filed a voluntary petition in bankruptcy, scheduling their liabilities at \$2,789.72 and assets at \$542.46.

Detroit—The Hamilton Co., Inc., has been organized with an authorized capitalization stock of \$30,000, which amount has been subscribed, \$3,000 being paid in cash. It will deal in fuel, building and foundry supplies.

Detroit—J. W. McMann & Son, Inc., has been organized with an authorized capital stock of \$1,000, which amount has been subscribed, \$200 being paid in cash and \$800 in property. It will manufacture and deal in cooperage.

Dighton—F. A. Tilley has sold a half interest in his confectionery stock to Miss Alice Worst and the business will be continued under the style of Tilley & Worst under the management of Mrs. Tilley, Mr. Tilley devoting his entire attention to the pool room which he conducts at Marion.

Hamilton—Hamilton has no hotel, no meat market and no barber shop. The three that were there two weeks ago are no more. The proprietors have gone to war and for that reason the village has a meatless week instead of day. The villagers will form a colony of flying rollers if a barber don't arrive soon, and the traveling man will have to pass it up unless he can get three squares and a place to lay his weary head.

Manufacturing Matters.

Lansing—The Melling Forging Co. has increased its capital stock from \$17,000 to \$34,000.

Detroit—The Cyclone Experimental Co. has increased its capital stock from \$4,000 to \$10,000.

Detroit—The capital stock of the Liberty Motor Co. has been increased from \$400,000 to \$900,000.

Detroit—The Wadsworth Manufacturing Co., manufacturing auto bodies, parts and tops, has increased its capital from \$650,000 to \$1,000,000.

Howell—The Howell Electric Motors Co. increased its capital stock from \$100,000 to \$150,000.

Owosso—The Independent Stove Co. has increased its capital stock from \$225,000 to \$350,000.

Detroit—The Detroit White Metal Co., Inc., has increased its capital stock from \$6,000 to \$25,000.

Muskegon—The Bush Lumber Co. has been incorporated with an authorized capitalization of \$20,000, which amount has been subscribed, \$2,000 being paid in cash and \$18,000 in property.

Detroit—The capital stock of the Detroit Range Boiler Co. has been increased from \$120,000 to \$210,000.

Ontonagon—The capital stock of the South Lake Mining Co. has been increased from \$2,500,000 to \$5,000,000.

Detroit—The Elijah McCoy Manufacturing Co., which deals in graphite lubricators, has increased its capital stock from \$10,000 to \$100,000.

Saginaw—The John Stafford Co. has been incorporated to manufacture soft drinks, with an authorized capitalization of \$8,000, all of which has been subscribed and paid in in property.

Detroit—The Wolverine Paper Stock

Co. has been incorporated with an authorized capitalization of \$20,000, \$15,000 of which has been subscribed, \$3,000 being paid in in cash and \$12,000 in property.

Detroit—The Webb Manufacturing Co. has been incorporated to manufacture optical novelties and automobile accessories, with an authorized capitalization of \$10,000, which amount has been subscribed, \$1,000 being paid in in cash.

Centreville—Fire destroyed the creamery of George R. Deul Dec. 21, entailing a loss of about \$2,000, fully covered by insurance. Mr. Deul has resumed

business in the Keasey building and will put in a stock of groceries in connection with his egg and creamery business.

The Monarch Storage Battery Co. has been organized with an authorized capitalization of \$20,000, \$10,000 of which has been subscribed, \$5,000 paid in in cash and \$5,000 in property.

Optimism is a mighty good thing, but it is pretty good business to apply your optimism to selling and mix a little pessimism in with the buying.

Though only success wins, only the effort rewards.—Stephen Berrien Stanton.

Bevo
REG. U.S. PAT. OFF.
A BEVERAGE



Cold Weather Notice

Keep in mind the fact that Bevo, being a soft drink, will freeze at 32° Fahrenheit—just like any other non-alcoholic beverage. Be careful about this, as freezing affects the rich fullness of that delightful Bevo flavor which goes so particularly well with a meal or a bite to eat.

If Bevo were merely a summer beverage this warning might not be so timely—but, as all who drink it know—

Bevo is an all-year-'round drink

Everybody enjoys it for more than just its thirst-quenching qualities—the pleasure it gives comes from its flavor, purity and wholesome nutritiousness—the enjoyment of these qualities is independent of time or season.

To get full pleasure out of Dutch lunches, Welsh rarebits, oysters, clams, lobsters, sausage, cheese and many other such delicious edibles, Bevo should be included.

You will find Bevo at inns, cafeterias, restaurants, groceries, department and drug stores, soda fountains, dining cars, steamships, canteens, soldiers' homes, navy, and other places where refreshing soft drink beverages are sold.

Your grocer will supply you by the case. Demand the genuine—have the bottle opened in front of you—see that the seal is unbroken covering the crown top and see that the crown top bears the Fox.



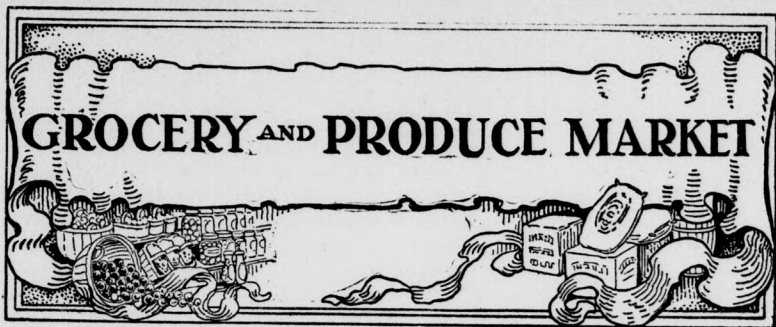
Bevo is sold in bottles only, and is bottled exclusively by

ANHEUSER-BUSCH—ST. LOUIS

Anheuser-Busch Branch

Dealers

GRAND RAPIDS, MICH.



Review of the Grand Rapids Produce Market.

Apples—Winesaps and York Imperials, \$2 per hamper; Baldwins, Greenings and Wagners, \$5.50 per bbl.; North-ern Spys, \$6@7 per bbl.

Bananas—\$5 per 100 lbs.

Beets—\$1.25 per bu.

Butter—There has been an active consumptive demand for all grades during the past week. The quality of butter arriving is about as good as usual for the season, but the make is reported to be lighter than a year ago. The market is firm on the present basis of quotations, and we do not look for any change in price during the coming week. Local dealers hold extra fancy creamery at 48c for fresh and 45c for June cold storage; centralized brings 1@2c less. Local dealers pay 40c for No. 1 dairy in jars and 30c for packing stock.

Cabbage—\$2.50 per 100 lbs.

Carrots—75c per bu.

Cauliflower—\$2.75 per doz.

Celery Cabbage—15c per bunch for California.

Cranberries—\$18 per bbl. for late Howes; \$9.25 per 1/2 bbl.

Eggs—Fresh continue to be very scarce. The market is firm on the present basis of quotations, with a good consumptive demand. We are not likely to experience any change in price of any consequence until we have an increase in the production, which is not likely to be for at least two or three weeks and then it depends considerably on weather conditions. Local dealers pay 48c for strictly fresh, loss off, including cases. Cold storage operators are putting out their stock on the following basis: Extras, candled, 39c; firsts, 37c; seconds, 34c.

Green Peppers—65c per basket for Southern grown.

Honey—22c per lb. for white clover and 20c for dark.

Lemons—California selling at \$7.75 for choice and \$8.25 for fancy.

Lettuce—14c per lb. for hot house leaf; \$2.50 per hamper for New York head.

Limes—\$1 per 100 for Italian.

Maple Syrup—\$1.75 per gal. for pure.

Mushrooms—75c per lb.

Nuts—Almonds, 21c per lb.; filberts, 20c for Grenoble; Brazils, 18c; Mixed nuts, 16 1/2c.

Onions—Home grown command \$3 per 100 lb. sack; Spanish, \$1.85 per crate.

Oranges—California Navals, \$5.25@6; Floridas, \$5@5.50.

Oysters—Standards, \$1.85 per gal.; selects, \$2.25 per gal. Shell oysters, \$9 per bbl. for either Blue Points or Cotuits; 75c per 100 for Blue Points and \$1.25 per 100 for Cotuits.

Figs—10 lb. layers, \$1.65; 20 8 oz.

packages, \$1.85; 12 10 oz. packages, \$1.25.

Grape Fruit—\$4.50 per box for all sizes Floridas.

Grapes—California Emperor, \$5.75 per keg or \$3.25 per crate; Malaga \$7.50 @7.75 per keg.

Green Onions—Shallots, 65c per bunch.

Potatoes—Up State buyers are paying \$1@1.10 per 100 lbs.

Poultry—Local dealers pay as follows for live: Turkeys, heavy, 22c; medium, 17c; small, 14c; thin, 12c; geese, 15c; ducks, 18@20c; springs, 17c; fowls, 16c; old roosters, 12c. Dressed, 2c above these prices.

Radishes—35c per doz. for home grown hot house.

Sweet Potatoes—\$3.25 per hamper for kiln dried Illinois.

Tomatoes—30c per lb. for hot house.

The Grocery Market.

Sugar—The market is unchanged in price. Ten cars of granulated have been assigned to Grand Rapids this week and next, so that supplies will be a little more plentiful than they have been for the past two months. The Food Administration at Washington has promulgated a new rule regarding the sale of sugar from the jobber to the retailer and from the retailer to the consumer. Jobbers are restricted to sales of 500 pounds to a dealer at one time and retailers are now authorized to sell 5 pounds at a time to a resident of the same city, town or village and 10 pounds to a farmer living some distance from town.

Tea—The near approach of the year's end is having, as usual, a restraining influence on all operations not made necessary by the exigencies of the moment. The tone, however, is characterized by extreme firmness, which is particularly noticeable in connection with spot goods, the supply of which in most grades and varieties is so small as to be almost negligible.

Coffee—Coffee seems to be a shade firmer for the week, meaning Rio and Santos, for no reason, however, than the continuance of a very firm feeling in Brazil. Milds are unchanged for the week, as are Java and Mocha. The demand is very small.

Canned Fruit—The market is firm, but without much business being done, either in the way of offerings or demand, except that the Government seems inclined to pick up anything that can be had.

Canned Vegetables—Prices remained on a nominal basis for everything on the list. There is no business being done just now, and the only offering of anything of consequence are of tomatoes, for which

canners are not inclined to make further concessions. Corn and peas are not being offered for sale in any quantity at the present time. There is a general feeling of satisfaction with business as it has been conducted recently, for, despite the difficulties that have arisen as a result of Government regulation, it has been a profitable season, and the public evidently has had money to spend. The policy of the Government in fixing prices thus far has not been to deprive anyone of legitimate profits, but some recent action seems to indicate a little more generosity in this regard than might seem to be fully warranted.

Canned Fish—The market, as it stands at the moment, is practically nominal, except for some export business being done on the Coast for salmon. Sardines are quiet and other items in similar position. The recent reduction in the price of salmon put into operation by the Food Administration has had little more than a warning effect as to the policy to be followed during the coming season. It was generally admitted that the salmon prices, as finally determined, were excessive, when placed in comparison with what the Government is paying for the same goods, even though the explanation was made that the Government's price was met, and selling costs were not included. Nevertheless, there was too wide a margin, even on any such basis, to justify the prices, but, on the other hand, the bulk of the season's pack had been disposed of, and any readjustment at this late date would be an injustice to present owners who paid for their goods on the inflated basis established by the packers. In other words, there was some consideration for the "innocent third party."

Dried Fruits—There is very little business being done in dried fruit in these few remaining days of the year and there is very little that can be done. There are no supplies here to trade with everything being at a minimum with the possible exception of seedless raisins. Occasional cars of delayed shipments drift in from the Coast, but most of these find orders awaiting them, having already been said. There is no disposition to do new business and for that matter there is no urgency shown on the part of Coast operators to force matters at this time, although the Raisin Company is making some effort to secure business to be shipped out during the first quarter of the new year. Some Oregon prunes are getting in here and are held at 14c for 30s to 40s in twenty-five-pound boxes faced and 12c for 40s to 50s. New crop Muir peaches in twenty-five-pound boxes faced are held at 11 1/2c for standard and 12c for choice. There are practically no loose Muscatel raisins on the spot, but Three Crown in fifty-pound boxes are offered at 9c to arrive and Four Crown at 9 1/2c. There are very few seeded raisins to be had. Apricots are being offered only in choice and extra choice with prices ranging from 15 3/4 @17 3/4c.

Cheese—The market is very dull, with prices ranging about the same as a week ago. The make is reported to be light,

but as a rule December trading is generally light, and we do not look for any change in market conditions until after the new year.

Provisions—Everything in the smoked meat line remains steady with prices ranging about the same as a week ago. The consumptive trade is light and stocks are also reported to be light. Pure lard is steady at a decline of about 1/2c per pound from last week, while compound is firm at unchanged prices, with a normal consumptive demand. Barreled pork, dried beef and canned meats are steady and in light demand at unchanged prices.

Co-operative Wholesale Grocery Company Under the Ban.

The Tradesman is in receipt of a letter from the Executive Officer of the Michigan Securities Commission, reading as follows:

The soliciting and collection of subscriptions by the Grand Rapids Wholesale Grocery Company was strongly disapproved by this Commission at their meeting last week. Final action in the matter will not be taken until the Attorney General reaches here the latter part of this week.

Notwithstanding the situation, the crafty promotor of the concern has at least three solicitors at work in the State, soliciting and obtaining subscriptions to the capital stock of the corporation whose incorporation papers were obtained from the Secretary of State through false representations. In each case these solicitors collect \$30 in advance, no part of which goes into the treasury of the alleged corporation, \$22.50 being immediately absorbed by the solicitor and the remainder by the promotor.

The Tradesman has warned its readers against this scheme so many times that it hardly seems necessary to refer to the shady character of the project again.

Live Notes From a Live Town.

Owosso, Dec. 24—With the many home duties, such as splitting wood (if we can get any) and bringing in coal (if we had any), I haven't much of a column of news this week.

S. S. Fraser, of Durand, who was severely burned several weeks ago by the bursting of a steam pipe in the basement of his store, is again at his place of business, but is still unable to take a hand in the game. He is at present dividing his method of locomotion about evenly between one good leg and one crutch. Hurry up, Sid, we've been missing you and here's hoping for you a speedy recovery.

Sam Carmel has sold his tavern, pool room and lunch counter at Middleton to Wesley Markham, who has taken possession. He will conduct an up-to-date hostelry with three squares per day. Boys, call in and see how we do it. Yes, he's got coal, too.

The writer closed a deal this afternoon with Fred Hanifin for fifty rabbits. Fred is going hunting to-morrow. Any one having cold storage to rent will do us a favor by communicating with us at once.

Several merchants of our acquaintance in this part of the State have plans, specifications and blue prints for starting a cash business January 1.

Big blowout at U. C. T. hall Jan. 5. Pot luck lunch. All turn out.

The D. M. Christian Co. has installed a colonial lunch and rest room on the third floor. Regular good old dinners from 11 to 1, like mother cooks.

Honest Groceryman,

LABOR UNION TRAITORS.

While the cantonment near Battle Creek was under construction the Tradesman frequently referred to the infamous activities of labor union officials in delaying construction and increasing costs almost beyond computation for two fundamental reasons—to line the pockets of the union sneaks with ill-gotten gains and to delay the War Department in the work of getting the cantonment ready for the men who were waiting to be drilled to crush the Kaiser.

Recent disclosures of an official character show that the Tradesman's statements fell short of the mark, documents recently filed with the Department of Justice at Washington proving that one branch of labor alone—plumbers and steamfitters—cost the Government a loss of from \$50,000 to \$60,000 and delayed the work of completing the cantonment so long that the lives of soldiers were imperiled.

These reports, which now have become papers of state, declare that because of the exigencies of the occasion, and the haste with which the cantonment work was pushed hundreds of instances of evasion of responsibilities were uncovered.

Camp Custer is spread over 7,000 acres. At the beginning it was a typical Michigan farming community, with hills and dales, fields of corn and potatoes, fruit orchards and farmhouses and schoolhouses and churches. In a day thousands of workmen were turned loose to demolish the work of the settlers for the last three-quarters of a century and to transform it into a modern military camp.

It was impossible to watch every man, to have a foreman for every group of half a dozen. Resulting were hundreds of instances of men who checked in at the commencement of day and who hid in the fields or houses or orchards of the reservation from their employers—men who did no work whatever for the dollars they received.

Because of the shortage of labor the pay was high—so much above the union demands in nearby cities that thousands of workmen deserted their jobs and hied to Custer. To expedite matters a ten hour work day with pay for eleven hours was instituted. Weekly pay checks for carpenters and plumbers and steamfitters running from \$50 to \$60 per week were the rule rather than the exception.

Here is a good place to cite an incident which shows the inconsistencies of trades union leaders. An agreement had been entered into with one organization for the eleven hour day. It was reached after much haggling, for the organization in question had been a loud exponent of the eight hour day for many years. But the pay was attractive and the agreement signed.

Along in October, when the days became shorter, it was found impractical to continue the eleven hour day because of the early approach of darkness. A notice was posted that in future nine hours would constitute a day's work and immediately

the officials in charge were visited by a committee from the union which demanded the eleven hour day be continued or they would order a strike. Their demand was granted.

A certain piece of work which plumbers ordinarily consume twenty-seven hours in accomplishing took 120 hours at Custer, according to reports made to Washington. And this in face of cold weather and men who had been drafted into the service of the country sleeping in cold barracks.

Early in the course of construction there appeared a union slugger and organizer at camp who constituted himself a leader. He was instrumental in causing the plumbers' union to raise its initiation fee to an unreasonable figure and was the instigator of a committee which threatened bodily harm to those who did not join the union or who refused to "lay down" on the work. He was arrested and turned over to the Department of Justice officials and his preliminary hearing has just been completed before the United States Commissioner.

When the street car line to Custer was first operated its service was poor and its rate of fare high. The union men objected to both and emphasized their dislike by beating up conductors, breaking windows and refusing to pay their fare. Major August Gansser, at that time in charge of guard duty, placed military police on the cars, to protect employes and property, but on orders from Washington a day or two later removed them.

The Government was informed of all these things in daily, weekly and special reports by Government inspectors. Samuel Gompers knew about it, but, of course failed to rebuke such infamous conduct, because he realized that the union men were simply carrying out the ideas of the union. The time keeping force was re-organized, additional foremen were put on, and while the waste was checked somewhat, it was never stopped entirely. In the hearing of the confined labor leader before the United States Commissioner the fact was brought out that foremen were threatened with bodily harm for insisting on a fair day's work for the pay given.

There were those so unpatriotic as to brag about their loafing propensities after they had quit their jobs. They went to the four corners of Michigan and other states and attempted to discredit the contractors who were constructing the cantonment and the Government inspectors and expected their tales to receive credence in the face of admissions that they had robbed the Government of labor it needed and money it offered.

Uncle Sam is certainly badly handicapped in dealing with the Kaiser by three adverse influences at home—the pro-German spies and copperheads, the rascally union labor profiteers and profiteering farmers. As between the three, one is about as bad as the other.

Honesty is the best policy—with advertising.

FOR VIGOROUS GOVERNMENT

Serious times invite plain speaking. We are in a period of evolution or devolution, depending upon the adequateness or inadequateness of our mental processes, and Government must be a factor in the ultimate decision. It would be well to remember the traditional incompetence of a democracy in the presence of such a test. It has a fashion of slithering away from leadership in attempts to adjust itself to the passing sentiment of the street. This license would not be countersigned by common sense in any other field of human activity, except the political field, where it still persists. And it is probably as rich in preventible mischief as any single human agency. England was warned on three occasions in the last century—1854, 1866, 1870—of the significance of the German victory. The time to exterminate a pest is at the time of its inception—a stitch in time still saves the other nine. Intervention, however, was not devoid of danger, there was no immediate threat, and although the English government came to positive knowledge of German designs, it remained—criminally—silent. A secure political berth outweighed the welfare of the nation. The cost to-day, measured in millions of lives, dispenses with further comment. On this side of the water we have played the same little comedy in essentially the same way. For two years and a half we idly watched the war, insensible to moral obligations, and indifferent to threats—hardly veiled—that were levelled at our existence as a Nation, by the bully of the world. Of course we were busy with many things—prohibition, woman suffrage, eight-hour days, dollars, and elections, and we were soothed by the slogan of being kept out of the war.

Opportunity must be caught on the wing, and what we might have done yesterday will to-day cost us a thousand-fold more, and the cost will be in blood as well as in gold. All of this is ancient history, no doubt, but there can be no just estimate of the future that does not run its roots back into the past. We have the manhood and the resources to set the thing through, but we need—imperatively—a wise and fearless leading. We have a right to look to the Government for a policy that is sanctioned by the best brains of the country, and that is independent of party, section, or the wishes of the man in the street, who bulks so largely in our political life. It is no time for small men, or petty jealousies, or personal motives, and it is no time for party politics. All concede the great ability of our President as a leader of thought and expression, but as an organizer and a judge of men, he is fearfully weak. His Cabinet is made up of men of mediocre ability in order to keep within the lines of political expediency. With such great minds as Root, Roosevelt, Leonard, Wood and Vanderlip ready and anxious to come to the service of the country in this extremity and crises, it is a crime to keep in positions of trust and great responsibility such inferior men as Baker and Daniels and such exponents of union labor tyranny and unfairness as Wilson. If there is a man of known efficiency he should be used

whether he be persona grata to the Government or not, and if there is a man who fails to square with the emergencies, he should be promptly passed to the waste heap. This is the condition of efficiency. If work in the factories and ship yards is held up by strikes fomented by vicious, unscrupulous and unpatriotic union labor officials, then labor should be conscripted. We have had military conscription and wealth conscription, and there can be neither undue hardship nor injustice in labor conscription.

In the dark days of our Civil War there was a sad-faced man in the White House who had a fashion of saying to his Cabinet and people, "The time has come, in my judgment, when this or that must be done, and accordingly the sooner you come to think so too, the better." Danger to his political fortunes, threats and riots—and there was a good-sized one in the city of New York—brought no faltering in Mr. Lincoln's lines of cleavage. When we stand in his presence, we seem to be standing in the presence of immortality. Shall we catch the echo of words like these from Washington to-day? The danger is imminent and the need of the highest type of leadership is absolutely imperative. The country has responded, loyally, to every demand made by the Government, and the country looks to the Government to-day to do its part of the work.

For two years the United States has had poor wheat yields; the consequence of a third might be so serious that even the December reports on crop conditions will be carefully scanned. They are encouraging as to the efforts of the farmers, who have planted a record of 42,170,000 acres, and would have planted nearly the 47,000,000 asked had weather conditions been favorable. They are discouraging in that the state of the crop is unprecedentedly poor. The net result is a forecast of 540,000,000 bushels of winter wheat, which would ordinarily not be bad. Only twice, when in 1914 we raised 685,000,000 bushels of winter wheat, and in 1915, 655,000,000, has it been exceeded; and it is slightly more than the average of the five years ending 1915. But the showing is so far from promising the record crop needed that the country must encourage a heavy planting of spring wheat. The best crop of spring wheat ever grown was nearly 360,000,000 bushels, in 1915; and by bending every effort the country may reasonably try to surpass the 400,000,000-bushel mark.

The "clean-up sale" idea has been worked to such a degree by shoe stores that the public is becoming as wary of believing the story of "short lines" as of "samples." A Chicago merchant overcomes this feeling by displaying in his window a card telling the sizes still remaining in each line. As a size is sold out a clerk crosses it off the sign with black crayon, and passers-by thus are shown that the advertisement is absolutely true.

Plant advertisements that sales may grow.

The Passing Of The Old Year

with its successful and very substantial progress for this company, leaves us with a debt of gratitude to our Friends and Customers, for the interest and support that have made possible an achievement so gratifying. The friendship of many reaches back through time and its multitude of changes. Others, more recently numbered among our patrons, have shown no less appreciation of our efforts to render efficient service in the face of many discouragements and hindrances, due to crop and food shortage and food control. To Friends, old and new, we join with our thanks for their consideration, our hearty good wishes for their success and happiness throughout the New Year and those to follow, and the assurance that we hope further to cement the pleasant relations of the past by our service in the future.

To our Fellow-workers and Employes, whose co-operation and loyal endeavor have helped so much to make our company a household word among our patrons, and the year so prosperous to the whole organization, we offer our felicitations for work well done. In wishing them a New Year of Happiness, we wish to have them know that a wish for their personal progress is closely linked with our desires for the continued progress of this company with which they have cast their business careers.

WORDEN GROCER COMPANY

The Prompt Shippers

Grand Rapids---Kalamazoo

MICHIGAN TRADESMAN

(Unlike any other paper.)
Each issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by
TRADESMAN COMPANY,
Grand Rapids, Mich.

Subscription Price.

Two dollars per year, if paid strictly
in advance.

Three dollars per year, if not paid in
advance.

Canadian subscriptions, \$3.04 per year,
payable invariably in advance.

Sample copies 5 cents each.

Extra copies of current issues, 5 cents;
issues a month or more old, 10 cents;
issues a year or more old, 25 cents; issues
five years or more old, \$1.

Entered at the Grand Rapids Postoffice
as Second Class Matter.

E. A. STOWE, Editor.

December 26, 1917.

CHANGING A HABIT OF MIND.

It is no easy matter to change a habit of mind or a way of thinking. The process is laborious, and it takes much time for its fulfillment. That is one reason why so many believe the war will last for a long time yet because one thing essential to ending it is the changing of the German mental viewpoint. In minor matters the persistence of archaic ways is about as remarkable. When the Tradesman was established, thirty-five years ago, the wholesale trade as a whole thought it a good thing to surround their doings with secrecy. Especially true was this as to prices and terms of sale. They did not want one buyer to know what kind of terms another one got, nor did they wish to let a retailer learn at what prices wholesalers and jobbers obtained their goods. The whole scheme was, of course, futile, because, in the nature of things, such matters could not remain secret, and the dealings encouraged sharp practice, which must needs be an injury to honest trading. Time and experience have served to eliminate some of the old notions, but there are still houses which cling to the ancient ways, mainly because their conductors are creatures of the old routine.

A little of the same spirit seems to have prevailed regarding Government purchases of things to wear. Before the war began, the widest publicity was given to the clothing needs of the army, navy and other departments and to the prices quoted in the bids put in. All this changed, however, after civilians were called in as advisers. How much of an article was wanted, when it was to be delivered, or what its price was to be were evidently regarded as military secrets. Some persons apparently believed that it would be of great value to the Kaiser to learn whether 20,000,000 or 30,000,000 yards of khaki or whether 10,000 or 12,000 pairs of socks were called for. The mystery thrown about these matters was taken advantage of by unscrupulous manufacturers and dealers to exact higher prices from buyers by the pretense that Government orders prevented the delivery of goods ordered for civilian purposes. It also served to create the apprehension that goods would not be available at certain times, and this forced many makers of garments and retailers to stock up ahead to a dangerous extent. In the case of

wool, as has been shown, it helped the plans of speculators to get exorbitant prices and to raise the cost of needed clothing to the general public. What is true of wool is also true as regards leather and, to a certain extent, of cotton as well. In a democratic Government where public opinion counts for so much it is always a good thing to take the people into confidence and let them know what is being done and by whom. The only exceptions to the rule are in the cases where it is against the public welfare, affording aid and comfort to the enemy, and the like. It is just barely possible that the different committees now engaged in investigating Government activities would have found fewer "leads" if such a course had been followed from the outset.

FIELD FOR FOOL KILLER.

The gullibility of some merchants surpasses all understanding.

They will buy trading stamps of a man who is not worth a cent and who has no way of ever redeeming the stamps after they are passed out to the customer by the merchant.

They will sign an iron clad contract with an utter stranger which turns up later to be an order for a quantity of phony jewelry which the merchant can not dispose of in the course of a lifetime.

They will sign notes for a slippery stranger who promises to increase the volume of their business, but who seldom ever makes good and depends on a catch contract which no merchant can live up to, on account of technical conditions interpolated therein. The notes subsequently turn up in the hands of alleged "innocent third parties" who are really co-conspirators in the swindle, leaving the maker no other alternative but to pay the notes and eat the bread of bitterness for his indiscretion.

They will subscribe to a trade journal and pay five times what the publication is worth on the plea that the excess amount so paid will be devoted to securing impossible legislation and governmental rulings which a ten year old child ought not to place any confidence in. Of course the legislation never materializes and the rulings are never promulgated—and the merchant is the victim of the wily schemer who will be around next year with another con game no more plausible than the one described.

They will jump at a chance to subscribe for stock in a mythical wholesale house, paying \$30 down. This sum is immediately absorbed by the schemers—\$22.50 by the solicitor and \$7.50 by the crafty chap who directs the movements of the irresponsible solicitors, whose stock in trade is misrepresentation and falsehood.

These are only a few of the swindling schemes which wily strangers are presenting daily to the merchants of Michigan. The men who bite at these baits almost invariably sign up first and then undertake to post themselves afterward, when it is too late to get their notes or money back.

There is an excellent field for the fool killer in Michigan at this time.

If ashamed of your business, keep it dark.

TRANSPORTATION IS KING.

As in the ancient world all roads led to Rome, so to-day all the problems of the business world lead directly to the matter of transportation. Whether it be in the matter of keeping "the home fires burning" in the stoves or furnaces of dwellings or under factory boilers or of providing food, munitions and troops for the forces overseas, the one compelling need is that of furnishing the means of conveyance. The need is as great on land as it is on sea, and much of the energy of the Nation is being devoted to this end. If shipping and rail facilities were adequate, most of the troubles which now prevail would disappear. There is, for example, enough wheat in the world to provide for all the needs of the countries fighting the Teutonic powers and of the neutrals as well. The same is true of sugar, of hides and of wool, to say nothing of a whole lot of other things which are scarce in certain places. It is simply a question of conveying them to the countries or sections where they are in especial demand. Similarly, coal and other fuel and ore could be furnished where they are needed in much greater quantity than they are if the locomotives and rolling stock were adequate. Of as great consequence, at least, is the matter of transporting troops to the foreign battlefields with munitions and other supplies and of aiding the Allies with what they need. Here, too, the great difficulty is the matter of transportation. Upon the solution of this problem depends the success of the war against militarism, and the hopeful thing is that each week brings the goal nearer.

SALES OF HUNTING GOODS.

Not only is the demand for sporting goods for hunting wild game suffering both directly and indirectly because of the war, but likewise from a number of other causes, which appear to be more permanent. Big game in this country inevitably and naturally grows scarcer each year, although deer are an exception to this rule in those states where they are protected by game laws efficiently enforced. Small game, on the contrary, shows a tendency to increase because game laws are being more observed and enforced in general than ever before.

The trouble, therefore, is not so much in the lack of game as in the increasing difficulties and expenses of hunting. Practically all states require a license from the hunter, and each state discriminates against all other states by making this license almost prohibitory as to hunters outside the state. So the fashion of large parties of hunters from all over the Union flocking to the state where game is plentiful is fast becoming obsolete because of the great cost involved. Each state also limits the size of the bag the hunter is permitted to kill. It is also very difficult to find hunting grounds. Farmers, more and more, are posting their fields against all hunting.

All these things make it very difficult, in many cases impossible, for the average man to get any shooting, and prac-

tically shuts out all boys, save only the farmer boys on their own farms.

The sale of sporting goods for hunting game seems likely to show a decrease as compared with past years. On the other hand, this sale is liable to continue indefinitely, even though on a reduced basis, because of the permanent conservation and preservation of small wild game laws rigidly enforced.

AS TO WOOL AND WOOLENS.

Wool dealers, especially those of Boston, have been taken rather aback at the conclusions of the War Trade Board, and have practically kept out of the market. There has been some movement in wools from Oregon and other domestic varieties, and some shiploads have come in from South Africa on board sailing vessels especially chartered for the purpose. The arrival also has been announced of one of the vessels bringing Australian wools. This particular one's cargo is of 33,000 bales, or about 10,000,000 pounds. Another vessel with 13,000 bales more is expected within a very few days. A check has occurred in the buying of South American wools until the situation clears somewhat. The only thing certain just now is that a halt has been called on the upward tendency in prices, which was becoming dangerous. The rigid rules imposed by the Government on all wool imports give it an absolute control of the article. A similar control of the exports of manufactured woollens is proving something of a stumbling block to the garment trades, but a workable scheme as to them will doubtless be devised. In the goods market the last week has witnessed the opening of some more overcoatings at prices over 60 per cent. above last season's. Orders taken are said to have been satisfactory. The plan to apportion the output, which was at one time entertained, has been abandoned. Garment manufacturers are waiting for returns from salesmen on the road.

Mr. Hoover may derive some consolation from the present German food dictator's predicament. Herr von Waldow is the fourth or fifth incumbent of this Prussian office, all his predecessors having been dismissed because of their unpopularity. Now he, himself, seems to be standing on the brink, because he has permitted some of the munition companies to profiteer at the expense of their employes. He might have been as innocent of all complicity in this conspiracy as Liebknecht, as efficient in the pursuit of his duties as a Prussian drill-sergeant, yet he could not have eventually escaped popular censure. Food dictators have a hard row to hoe. In the first place, they must face people's unwillingness to draw their belts generally tighter; secondly, they must try to suspend the customary laws of supply and demand in all the main commodities, erect a huge dam of government regulation against the operation of these laws. Any leakage leads at once to a roar of condemnation. Thus they have to face a storm of abuse from both sides, from producers as well as consumers. This is why the casualties among food dictators are so great, greater, perhaps, than in any other branch of the service.

PROFITEERING DEAD WRONG.

We hear a great deal about profiteering and about the present National danger which it represents and about the unpatriotic attitude of any element in the Nation disposed to reap undue profits in these times of National emergency when every individual's efforts should be to aid in winning the war.

Of course profiteering is wrong—dead wrong—but it might be well to lead into the true National situation as regards danger from this source, so that we may realize how serious a menace profiteering really is and so that no sentimental or other consideration may render exempt from its application any person or interest whose present activities or tendencies suggest the possibility of profits in excess of what the Nation's best war interests demand.

It is beyond doubt that there is required regulation, to the end that the danger indicated in this word "profiteering" shall be provided against, but laws or regulations intended for this purpose should be fully National in their operation; should affect all possible offending elements; should cover every class of enterprise in which the lack of proper control may result in profit accumulation out of proportion with the National intention; should not be framed with reference to conditions existing or suspected in one, or two, or three particular lines of business, nor with reference to possible prejudices developed in times of peace, but which were swept away by the first breath of war. This is a war in which the entire Nation is interested, which the entire Nation must support, and in whose interest the entire Nation must sacrifice personal rights, without reference to anything but war needs and National attitude.

The producer who receives for his product a price out of harmony with a proper theory of war profits is a profiteer of the most dangerous kind, because he is situated so near the source of production, and because, in the aggregate, he represents such a dominating power in National resources, but principally because in so many cases the saving effect of profit taxing regulations has not yet been applied to his activities.

The industrial laborer who, because in the Nation's emergency he is able to do so, demands for his services a price out of proportion with the economy of war, and who backs his demand by the threat that if it is not complied with he will quit work, and thereby check National production, evidences a profiteering tendency which should be made the subject of most serious consideration upon the part of the Government, and labor organizations, and the great general public as well.

The wheat grower, or cotton planter, controlling, as they do, necessities vitally important to the war, who are disposed to speculate at a time when kindred industries are forced to operate under close Government control, and who threaten to hold their crops until they can force from war necessity a price in no manner based

upon cost of production, are profiteers whose operations also well may form the subject of serious attention.

Classes of activity which commonly are referred to, under the term "big business," since the beginning of the war have been accused of a disposition to profiteer. Whether this accusation is soundly based or not does not matter now. The fact is that "big business" has responded to the call and has promptly placed its wealth and its services at the disposition of the Nation in a manner which shows that its appreciation of the Nation's emergency is unqualified.

It might be well for all of us who are disposed to treat profiteering in a restricted application—and particularly those of us in public office who are disposed to use this term to please an uninformed constituency—or to round out a well sounding phrase, to view the situation Nationally and to warn against not only possible danger of profiteering from big business, but also against the equally serious danger from less conspicuous but not less important sources.

IS MAN IMMORTAL?

For ages this question has been uppermost in the minds of men.

Has an answer been given that satisfies? A comparative few profess to be convinced, the great majority are still in doubt, wandering amid the shadows. There should be no shadows; all should be clear as the noon-day sun, yet despite the story told by the stars, by every blade of grass, every field of grain, heaving oceans and millions of miraculous growths in wood and glade, man still doubts and continues to ask from whence to where.

Can the longings of the human soul be answered? We say yes when we lie in the tall grass and gaze upward of a declining day, into the heavens which proclaim the glory of an ever living entity, an everlasting God. But if man is immortal why so many doubts and fears, so many queries of his inner consciousness left unanswered?

The one great question which dominates every intelligent human brain is, What is this all for? Why this world, why is man? It is a preponderating question, one which sages of all ages have undertaken to answer, yet in every instance have lamentably failed. Then is there no answer? Possibly not, probably there is. Why this world, why man's creation if he is without soul, without immortality, simply a clod of earth with only a second of existence as compared with time?

This is a puzzle which the wisest have been unable to explain. Man is born weakest of all created animals of earth, yet as the years count upward he becomes the guiding star of all, the ruler of everything earthly. He is even now conquering the adverse forces of air, is flying even as the birds, and is still unsatisfied, seeking other worlds to conquer.

If man must die, why was he born? What great purpose is conserved by thrusting him into life for a brief period of commingled joy and pain, filled with heart and feeling that

makes for deathless affection between members of families, only to be thrust back to the clods of earth, mere ashes under the foot of the next who comes to plot and plan and seek great glory for the only reward—a lifeless grave.

Talk about the horrors of inferno. What is it compared to the great tragedy of mankind without immortality? No success worth considering, no hope above the worms that he for a brief time treads beneath his feet as he passes along. From whence came man, whither does he go? This question still lingers in the air, unanswered save only as each human soul answers for himself, and builds castles for future habitation beyond the present unsatisfactory world, which holds nothing of lasting benefit for even the most successful, and which, if man does not live again, were better never to have been created.

Build your castles beyond this earth, try bravely to face eternity with a cheerful hope that here is only the beginning, beyond which, on some other sphere, we find renewed life, renewed love and laughter for all mankind.

POOR QUALITY OF COAL.

The basic fact underlying the coal situation is usually entirely overlooked. Although they pay double the old price for coal, and are glad to get almost any kind at almost any price, manufacturers report only four to five pounds evaporation where they used to get nine pounds or more steam per pound of coal. This means four-fold cost of power. But it means also double boiler capacity, double ashes, double transportation, and double the number of cars and locomotives required to deliver the same power. Thus the evil multiplies itself. The fact has been called to the attention of the Fuel Administration. If it can succeed in increasing the quality of output, the shortage of cars and motive power would be at once relieved to the advantage of food and other transportation, and the entire railroad situation would be bettered.

The immediate cause for poor coal is the carelessness or cupidity of mine-workers and mine operators in breaking the slate with coal in poor seams or seam edges, to get ton output, and also of pickers at the screens. This is encouraged by Government fixing of a price without regard to quality. The B. T. U. (British thermal unit) basis for coal purchase, which was becoming general on the part of factories, and is thoroughly wholesome and effective, has been practically abolished. It seems questionable whether Government price-fixing in actual practice has not done as much harm as good, especially when either a minimum price or a maximum price ignores the economic laws of supply and demand. It is hard, indeed to find any one who has bought coal, or for that matter, steel or copper, on the basis of the Government price plus transportation. The one useful effect seems to have been as a deterrent against evidently extreme and outrageous prices by fright-

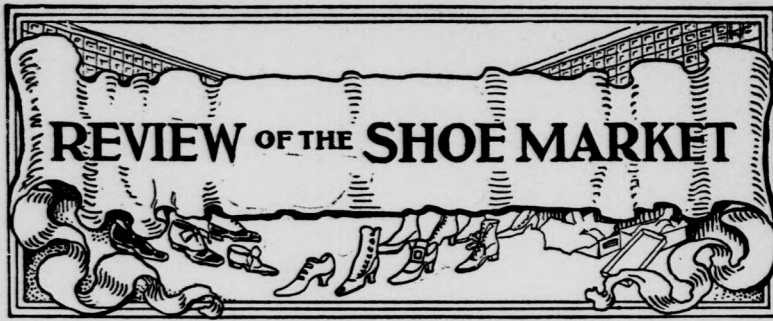
ening off those who might otherwise attempt them.

The present Government price has had a deterrent effect, however, in the opposite direction also. Farmers and other workers in the coal regions, who had been working small surface fields under the stimulus of high prices, have quite ceased that practice, because of the low fixed prices, and their fear of prosecution should they ask more. This product was, of course, no large proportion of the total output, but it is said to have been in the aggregate substantial in supply of local markets.

Mr. Hoover's straightforward statement as to the sugar situation, drawn from him by Claus Spreckels' testimony before the Senate Committee on Agriculture, adds much to our knowledge of the basic facts. He tells us that this country of slightly over a hundred millions has had about 500,000 tons of sugar in the last two months, which is nearly five pounds per capita per month. This amount which seems liberal enough, is placed at 70 per cent. of our normal consumption. We shall have a ration of nearly five pounds each per month again this month, if the cars are available. This is twice the French monthly ration, and is quite as much as is good for normal human beings our usual consumption being regarded as excessive. By cutting down our consumption from over seven to about five pounds monthly, we have been able to send considerable exports to France, and Mr. Hoover rightly says that the American people are proud of doing so. Probably after Jan. 1 there will be more sugar available, but by maintaining the economy which has thus far been partially forced we shall be able to do just so much more for the hard-pressed Allies.

The resolution introduced by Representative Wood, of Indiana, making it unlawful to buy or offer to buy any Federal bonds issued since April 6, 1917, for less than par and accrued interest, is very thoughtful. The avowed intent is to stop depreciation and speculation in war-time securities. The net effect would be to prevent people and corporations who bought bonds at 100, and now see them selling around 97, from selling them at all. No matter how badly they needed money they would not be able to get it. For that reason sales would secretly take place far below what the bonds would otherwise sell for on the market. In future bond issues nobody would subscribe unless he felt certain he could hold on until the maturity of the bonds, or at least until they went to par or a premium. Meanwhile the restriction on the sale of the bonds, and their undesirability for that reason, would act as the best possible hindrance on their ever selling at a premium. Other countries at war have made mistakes, but none so bad as that. Yet may not such resolutions be the fruit of unproven charges in responsible official quarters of "German selling?"

If your business is honest, why make it secret?



Rose From Humble Salesman to Buyer.

At last I reached my goal, shoe buyer for one of the leading stores in the country. How I obtained the post is a question which naturally comes to your mind. It is no secret, and I had no patent on the process. Anyone can do the same; that is, anyone who is willing to go through the years of hustling, hoping and disappointment. For the benefit of those still in the ranks, and eager to climb I will relate my experience.

To begin at the beginning, as they say in the story books, I heard it said early in my mercantile career (a remark credited to a great general), "A marshal's baton lies in every soldier's knapsack." So I resolved to find a buyer's post with all the honor and glory (not to say cash consideration) back of it.

When placing my name on the dotted line of the application blank, I noted the words "how much salary do you require" and saw that other applicants for positions placed fancy figures in this space, figures I knew full well impossible to meet, so wise in this respect, I placed to my credit the words, "A fair compensation." Perhaps my way of putting it attracted the attention of the employment chief, for he asked me to step in his inner office, and said, "Young man, your request is rather an unusual one. We pay various salaries in the shoe department and a commission on what is sold, but we must have a working basis to figure on. Please state some figure." I replied, "I know you have a limit, also a minimum, strike a medium and put me to work. All I want is a sales book and an opportunity to meet the buying public face to face. If I make good you want me to remain, and will pay me all I am worth. If I fail, the store cannot use me, nor I the store."

To make a long story short, I was employed at \$10 a week and commission. I was given a sales book and placed back of the shoe findings counter. Here I discovered from the first that the structure of salesmanship as applied to this somewhat technical line was wrong. I felt out of place, and no one offered to teach me; in fact, by asking a few questions I found the other clerks did not know much more about the line than I did. For example, we sold three lines of rubber heels, one for 50 cents a pair and the other two for less. I asked a fellow clerk, "what makes the better heel sell for more money?" The answer to my mind was far from satisfactory. It was, "The reason we get 50 cents for one

make, and 35 for the other is that the 50 cent heel is better." This was not a very bright answer and I felt would not make many sales, for any dolt would know that a lower price heel would be of a cheaper grade.

Right here I made up my mind to note and keep account of these faulty practices, so in my memorandum book (destined to overflow in years to come) I jotted, "Do not permit salespeople to attempt to serve the buying public without schooling; they must know not guess." The same thought applies to other branches of business. Indeed, in most retail stores dealers are barely told the common rudiments of retailing, and are not asked or told to study the finer points of the goods, such as history, process of manufacture, etc. Of course, I know a customer does not ask all these questions, in fact, some do not care to be told, but found out in after years, if one knows these things, the knowing does not hurt, and in some unexplainable manner the fact that he knows stamps him as an expert, making sales come easier.

The next few days I devoted to securing an inner knowledge of my business. I studied all the trade journals I could secure, spent an evening every week in the public library. After a little while I had a good grasp on the history and subject of shoes. I knew who first wore shoes, how the modern shoe was adopted, who first made welts; in fact, I was a walking encyclopedia of shoe knowledge. The other clerks at my section laughed at me and said I was a nut and that I would not get any more pay for my "wasted" time. But more pay or not, I made up my mind I was going to know everything there was to be known about shoes.

I remember one incident which was perhaps the turning point of my career as a salesman. One day we received a lot of shoes which did not sell, try as our buyer could. When I think of the incident now it seems trivial and foolish, for now fancy cloth tops are the vogue, but in those days they were just coming in, and like many ideas, did not take. The buyer was in despair and I could see the boss glare at him every time he came into the department. I went to the buyer and said, "The way we can move those shoes and start the sale is to show how well they match the various lines of suits in the suit section." So we arranged a display with the suits, and the idea of wearing uppers to match costumes took with a rush. I next followed this up with another simple but money sav-

A Merry Christmas and A Happy New Year To You and Yours and many more of them



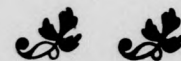
from

Hirth-Krause Company, and their employees

We Wish You A Happy and Prosperous New Year

We thank you for the patronage and courtesy accorded us during the past year.

It is our desire to reciprocate in every way,—and to co-operate and render you service during 1918 which shall serve to help you make it the Satisfactory year that you now hope for.



Grand Rapids Shoe & Rubber Co.
The Michigan People Grand Rapids

ing innovation. Our price tags would soil quickly and show stains and finger marks, for the simple reason that white cardboard will always do so when handled. A soiled tag reflects on the goods, so I made (instead of the usual white cardboard tag with black printing) a black tag with white printing. Presto, the tags lasted all season instead of a few weeks. Then I rigged up a simple method of quickly telling sizes in a pile. For example, I made a series of color tags, one for each size shoe, red for size 6, blue for size 6½, green for size 7, and so on down the range of sizes. Over the table I placed the key to the colors, so those who wore size 6 looked for a red tag which was affixed to the size they wished without rummaging through the entire heap of shoes.

I found that not one half the salespeople in the store knew what was advertised, and those who did know were in no position to explain the merits of the goods, why some were being sold at a lower price, if such was the case.

I went to the buyer and stated the facts. Of course, he knew it and said, "I have been a shoe buyer for a number of years and I do not know how to rectify this glaring evil." I suggested that he make me his assistant, and allow me to place some of my ideas in operation, still running a sales book, for I know full well a person's efficiency is rated against the amount of dollars he diverts to the coffers. He agreed, and this is what I put into effect. Nothing new or startling, but I watched the operation of all the plans, and saw they were carried out.

First, I made a practice of clipping our advertisement daily, passing around the department and having each salesperson read them, signing his or her name and number. I also passed around the advertising of other firms in our line, so our people get an idea of what competitors had on sale, both as a matter of education and comparison. I numbered every pair of shoes in the windows, and caused a smoother flow of business, for people came in and asked for "shoe No. 20" instead of "That pair of tan shoes in the left hand side." I furnished every salesperson with a list of goods so numbered and the rest was easy.

Every day I held an impromptu sale before the opening of the business day, selling each clerk the shoe we had advertised; that is, I made practical sales demonstrations, calling attention to this and that feature, so when people come in the clerks could explain and talk about the goods in an intelligent manner.

Early in my career I found that a man makes money from his "turn overs," not his "left overs," so I made it a business to see every line of shoes sell as well as another. If one showed a disposition to lag, I found out the reason why and remedied the trouble. If old stock, a little "spiff" did the trick. In every stock box I placed a slip giving a partial record of the number of pairs bought, how long in stock, and how many pairs sold, so when reordering it was only

necessary to look in the stock boxes for a complete record of sales and turn over.

One thing I insisted on when I was made assistant. It was to see that customers were fitted, as I have met but few salesmen who were really interested in a true fit. If the patron thought the shoes fitted they were wrapped up, the object being to sell, and sell with as little trouble as possible. I also made it a point to see that the better grades were sold whenever possible, not for the increased sale in itself, but for the satisfaction that a better shoe really gives. I tried to impress on the minds of my helpers that "The memory of quality lingers long after price is forgotten." I sent all the clerks to a local school of anatomy for the sole purpose of studying the foot, its muscles, bones and structure. People called me foolish, but my clerks did not guess they knew every bone in the foot, where pressure came, and how nature formed the arch. In short, shoes were sold by science, not guess work. This made a deep impression in the minds of our customers. My salespeople knew the metatarsal bone, and imparted this fact to the customer, demonstrating that they were shoe salesmen and not guess work clerks.

Early in the season I was instructed to visit the markets, not alone for the purpose of buying, but to note what was new and what other and perhaps more successful stores offered. This was in the nature of a wonderful education to me, and I followed it up by trips to various shoe factories. I have always found the shoe maker willing and anxious to impart knowledge of a valuable kind. In turn, I imparted this to my helpers and arranged to have them visit nearby factories. I knew the benefit of such visits by actual experience.

Yes, I bought some goods, but frankly said I was not an experienced buyer. I am glad I did because I have never found a salesman "stick" a buyer when he owned up to his newness.

On my return to the store I was told that after January 1 I would be the buyer, and my old boss the merchandise man. This in itself was pleasing, for I was being advanced and my superior not demoted. When I became the buyer, I called my people together and said, "Folks, I am now the head of this department and can make a success of it only with your help and assistance. I do not want you to feel that you work "for" me but "with" me. If we pull together we can enjoy good business and have no friction. If we pull in different directions we are both lost." Need I say that to this day I have the most of my helpers, and we work as a unit for the betterment of one of the largest retail shoe businesses in the country.—Shoe Retailer.



The STYLE and QUALITY Combination to be Found in The "Bertsch" Goodyear Welt Shoe for Men

will bring you the repeat orders.

The insistent demand of your best trade for a moderate priced shoe, having both STYLE and QUALITY, can best be suited by selling them the BERTSCH shoe line.

The BERTSCH shoe stands alone—is in a class by itself. We have aimed to make a line to appeal to the average man—the man who wants style, good conservative style and quality, so that he will get service from the shoes he buys.

In the BERTSCH shoe you will find both style and quality—quality of workmanship and quality of material—far superior to any similar line offered you today.

They are so carefully worked together into the shoe that the combination forms a trade builder you cannot overlook.

Your customers will find in the BERTSCH shoes comfort and service-giving qualities they want.

For the future success of your business YOU should RECOMMEND and SELL the BERTSCH shoe line to your trade.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.



Nifty New
Novelties
Ready to Ship

- No. 2806—Mahogany Tan Calf Welt, B to D, 3 to 7..... Price, \$5.35
- No. 2828—Mahogany Tan Calf McKay, B to D, 3 to 7..... Price, 4 50
- No. 2815—Mahogany Tan Calf McKay, D only, 2½ to 7..... Price, 3.75

Rindge, Kalmbach, Logie Company
Grand Rapids, Michigan



Magnitude of the Crop Movement For 1917.

It is doubtful if many even engaged in business realize the magnitude of the financial transactions of this country and the burdens being borne by the banks. The middle of December is a most important date, because it really marks the end of the crop moving period. During the period from September to November inclusive, every year the banks of the North Atlantic states ship huge amounts of money to the South and West to pay for agricultural products. An idea of the magnitude of this movement can be gained when it is known that the crops of 1917 are worth about \$19,000,000,000, including animal products. Deducting the approximate third which remains on the farm to be consumed, there is left \$13,000,000,000 to be moved. As 45 per cent. of this is moved between Sept. 1 and Dec. 15 it appears that purchases of other industries from agriculture within this period must approximate \$5,500,000,000. During the crop moving period the people of the United States subscribed to \$3,800,000,000 Liberty Loan bonds, in addition to the purchase of \$5,500,000,000 agricultural products, making \$9,300,000,000 which had to be taken care of. A New York statistician figures this total to be approximately equal to the yearly income of Italy, Japan, Portugal, Austria-Hungary, Turkey and Bulgaria combined.

The distribution of the crop money has already commenced, and with the last Liberty Loan payment out of the way, the return to business channels through Government purchases of the money realized by the first Liberty Loan and distribution of January 1 dividends and interests, there should be a much more cheerful outlook for general business and a marked improvement in the securities market.

It now seems probable there will be no general revision of the war tax bill, but that amendments to that mass of confusion will be made in order to whip it into workable shape. Just what the result will be is difficult to forecast, but it is hoped that, with eliminations and additions, the business interests of the country will know where they are at. There has been no disposition shown to evade the tax. All are willing to bear their share of the burden of the war, but they naturally wish to know what their share is.

Another amendment to the Federal Reserve law has been introduced. It proposes to permit any bank or trust company organized prior to Nov. 1,

1914, and having on that date a capital stock of not less than \$100,000 and otherwise eligible for membership in the Federal reserve system, to become a member, regardless of the population of the place in which said bank is situated.

Of interest to Michigan manufacturers and merchants is the fifth priority order under the Priority Shipments act, which directs preference in car supply and movement to be given to the following five classes of commodities in the order numbered:

1. Steam railroad fuel for current use.
2. Live stock, perishable freight, food and feed. Shipments of military supplies when consigned direct to the United States Government or the authorized officers of the United States Army, Navy or Shipping Board, or to the Allies or the proper representatives thereof, destined to any post, cantonment or to any point of export for movement thence to Europe, or any arsenal or navy yard, or material to any ship building plant under contract to the United States Shipping Board for the sole use of constructing vessels for that Board. Other shipments for the United States Government, as the same may be authorized from time to time by the priority administrator as necessary in particular cases, but only on request of the United States Army, Navy or Shipping Board through a designated officer or representative of the respective departments located at Washington.
3. Coal to and for by-product cooking plants, and not subject to reconsignments and
4. Preference and priority in movement only to coal for current use but not for storage, consigned direct (and not subject to reconsignment) to hospitals, schools and other public institutions, retailers of coal for use in supplying domestic consumers only; and to coal, coke and raw materials for current use, but not for storage, consigned direct (and not subject to reconsignment) to blast furnaces, foundries, iron and steel mills, smelters, manufacturers engaged in work for the United States Government or its Allies, public utilities (including street and inter-urban railways, electric light and power plants, gas plants, water and sewer works) flour mills, sugar factories, fertilizer factories and ship builders; also shipments of paper, petroleum and petroleum products.

Conclusions of the Board of Excess Profit Tax Advisors include recommendations that partnerships and individuals engaged in business be al-

BUY SAFE BONDS

6%

Tax Exempt in Michigan

Write for our offerings

HOWE SNOW CORRIGAN & BERTLES

INVESTMENT BANKERS

GRAND RAPIDS SAVINGS BANK BLDG. GRAND RAPIDS, MICHIGAN.

Michigan Bankers & Merchants' Mutual Fire Insurance Co.

Fremont, Michigan

We are organized under the laws of Michigan and our officers and directors include the best merchants, bankers and business men of Fremont.

We write mercantile risks and store buildings occupied by our policy holders at 25 per cent. less than the board rate established by the Michigan Inspection Bureau.

If you are interested in saving one-third of your expenditure for fire insurance, write us for particulars.

Wm. N. Senf, Secretary.

The Use of Voluntary Trusts

Through a voluntary trust you can arrange immediately for the support and protection of those dependent on you.

A voluntary trust takes effect during the maker's lifetime. A testamentary trust, on the other hand, is one that is created by a will, and becomes effective only after the maker's death.

If you wish to be relieved from the care of your securities or other property, because of absence, or other reasons such as advancing years, you may create a trust for your own benefit.

We shall be glad to discuss with you, either personally or by mail, the various forms of voluntary trusts.

Send for Blank Form of Will and Booklet on the "Descent and Distribution of Property"

THE MICHIGAN TRUST CO.
OF GRAND RAPIDS

Safe Deposit Vaults on ground floor
Boxes to rent at low cost

lowed to include in their expenses reasonable salaries, that even when professional men use a small amount of capital they pay excess profits tax at the flat rate of 8 per cent., that merchants be permitted to make inventories of merchandise, either at cost or at market value, that brokers be treated as merchants with respect to securities they have for sale, and that any taxpayer who is content with a reduction of 7 per cent. on his invested capital should not be called upon to make a complete return of pre-war capital and income.

The salaries of the President, all judges and members of Congress were made subject to the excess profit tax of 8 per cent. in an amendment offered by Congressman Dillon, of South Dakota, to the bill putting the salaries of members under the tax. The amendment was adopted. Congressman Longworth, of Ohio, endeavored to make the tax ineffective for salaried men and men in business with no invested capital. His amendment was defeated.

Inflation of credits and of paper currency are inevitable consequences of the war and now there seems to be a well-organized effort to add silver money inflation. This would be a serious economic mistake, and it seems singular that after long struggles and the establishment of our money standard on a gold basis that that old bi-metallic fallacy should be revived. To at this time, above all others, by such a movement inject doubt as to the character and stability of the country's monetary standard would be to place a great obstruction to the financial processes for carrying on the war. As a noted financier points out, the greatest danger from silver money inflation would come after the war. The period of financial reconstruction following the war will be the most momentous in the history of the world. The Financial Chronicle truly says then it will be necessary to deflate credits and deflate prices. A long and tedious process of financial reconstruction will have to be engaged in by all the belligerent countries of Europe and possibly by the United States, depending on how much longer the war is to continue. The output of silver is now limited and the demand is unnecessarily large, due to circumstances and conditions created by the war. What would the output of silver be under the stimulus of free coinage of the metal in all the leading countries of the world? Senator Shafroth's resolution authorizing the President to appoint a commission of three to visit foreign countries with a view of reaching an international agreement for the coinage of silver, expressly declares in the preamble that the object is to stimulate the production of silver. If that would be the result in the United States, it would be the same in all silver producing countries. The capacity of the silver mines of the world has never been tested under pressure, but there is no doubt production would respond to the stimulus, and what happened in the early nineties of the last century would not,

it is asserted, be a circumstance to what would happen in the early twenties of the new century. It seems apparent on the face of it that this resolution was put forward through the influence of the silver mine owners as a feeler to see if they could not reap some advantage from a revival of the bi-metal propaganda, and Congress should at once be made aware of an intelligent public sentiment on the question.

In this period of uncertainty the strength of the industrial and commercial situation in the United States by the recent statement of business failures is most encouraging. The insolvencies of November were, with the exception of September, the smallest in number of any monthly period as far back as September, 1911, and less in amount for all corresponding periods since 1909. Not only were the number of reverses fewer than in any month for six years, but the resulting debts well below those for November of all years since 1905. In such lines as general stores, groceries, meats, fish and dry goods and carpets, where the stress would be expected to be the most severe, the failure situation appears to have been notably favorable. On the other hand, and reflecting the effects of the war revenue measures, the debts of the liquor and tobacco group were larger than a year ago.

The United States Supreme Court has rendered a decision in a West Virginia coal mine case which will be welcomed by all fair minded business men and which will be gratefully received by employers of labor, as it protects them from the rapaciousness of organized labor. The ground taken by the Court is that employer and employe may agree upon their own terms of contract; that the employer may decide upon an open shop for himself or that he will have no more dealings with union members and may therefore lawfully exact a pledge to remain non-union as a condition of employment, and when he has taken this stand the person desiring employment may accept that condition or not, but after he has accepted it, he is bound by it; hence whoever undertakes to intervene and unionize the plant, whether by doing or threatening violence or by secretly inducing men to break their contracts, is entering upon a conspiracy against individual rights. In the present situation when venal and unscrupulous union labor leaders are particularly rampant in many states and when the welfare of the Nation demands that each do his part honestly in his own place, the decision is especially welcome. In addition to the decision mentioned, in what is known as the Arkansas coal cases, a judgment for damages against the United Mine Workers of America has been obtained, demonstrating at last that employers have some rights union labor must respect and that the unions have some civic responsibilities they must face, instead of violating every law with impunity and hampering the Government in the prosecution of the war.

Paul Leake.

Kent State Bank

Main Office Fountain St.
Facing Monroe
Grand Rapids, Mich.

Capital - - - - \$500,000
Surplus and Profits - \$500,000

Resources
9 Million Dollars

3 1/2 Per Cent.

Paid on Certificates

Largest State and Savings Bank
in Western Michigan



JOIN THE
**GRAND RAPIDS
SAVINGS BANK
FAMILY!**

33,000
 Satisfied
Customers

know that we
specialize in
accommodation
and service.

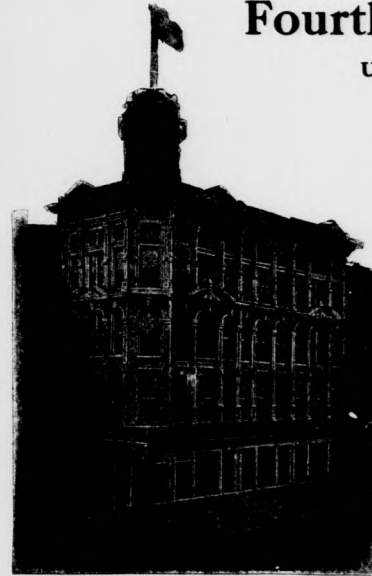
THE BANK WHERE YOU FEEL AT HOME

GRAND RAPIDS SAVINGS BANK

WE WILL APPRECIATE YOUR ACCOUNT
TRY US!

Fourth National Bank

United States Depository



WM H. ANDERSON, President
J. CLINTON BISHOP, Cashier

Savings Deposits

Commercial Deposits

3
Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3 1/2
Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$580,000

LAVANT Z. CAUKIN, Vice President
ALVA T. EDISON, Ass't Cashier

THE

OLD NATIONAL BANK

GRAND RAPIDS, MICH.
177 MONROE AVE.

Complete Banking Service

Travelers' Cheques Letters of Credit Foreign Drafts
Safety Deposit Vaults Savings Department Commercial Department

Our 3 1/2 Per Cent SAVINGS CERTIFICATES ARE
A DESIRABLE INVESTMENT

Merchants Life Insurance Co.

ASSETS \$2,471,351.65

OLD LINE INSURANCE AT ITS LOWEST NET COST

The Farmer as a Profiteer.

Many unpleasant stories come to the Tradesman regarding the attitude of the average farmer toward food and fuel control.

In a certain town on the G. R. & I, a dealer in fuel and building material had three tons of coal which he was doling out to his customers in town in quarter ton lots. A farmer of German descent came in and demanded that the entire three tons be sold to him. The dealer demurred, giving his reasons for saving the coal for town people who had no reserves of cord wood on hand, as the farmer happened to have, whereupon the farmer exclaimed:

"I am going to build a new house and barn next year and intend to give you the order for the lumber and other material, but if you don't sell me those three tons of coal, I will buy my lumber elsewhere."

The argument was too strong for the dealer, who gave up the coal to the farmer, who carted it home.

The next day the local banker, who had been informed of the transaction, called up the same farmer on the phone and asked him to bring him in five cords of block wood, which the farmer had been supplying at \$2 per cord. The banker was informed that he could have the wood at \$4.50 per cord, showing that the farmer was just as hoggish in selling wood as he was when he was buying coal.

Dozens of similar reports come to the Tradesman every day, showing very plainly that the farmer as a class has profited by the teachings of grange officials and other false prophets and bad advisors and become as bad a profiteer as the union labor workman.

Careful observers assert that thousands of farmers who purchased sugar in 100 pound sacks at the time of the sugar scare last summer still have their sugar on hand, having not yet opened the sack. They are now going from store to store in the towns roundabout their homes, picking up from two to four pounds of sugar at each place—and repeating this practice every few days.

Where Tradesman Exposures Do Not Count.

Detroit, Dec. 24—I note you exposed me and my methods in a recent issue of the Tradesman.

My first thought was to sue you for damages, because I thought then your exposures would put me out of business.

Careful investigation, however, leads me to believe that you have done me a good turn, instead of destroying my business.

Prior to your exposure I approached every merchant in every town I canvassed for my scheme. In most cases the first thing the merchant asked me was, "What does the Michigan Tradesman think of this?" Of course, I had some ready answer always at hand for this enquiry and frequently succeeded in landing my man before he had time to communicate with you. There was always the fear, however, that something you might say would "queer" me with the merchants I had worked up to the point of signing up. Since you have publicly and scathingly condemned me and my methods, I have been obliged to revise my methods. In every town I find some cute aleck of a merchant who thinks he is too

keen and too cautious to learn anything from a paper like the Tradesman. I center my activities on him and almost invariably land him. So, you see, instead of putting me out of business, as you supposed you did by your exposures, you merely opened a way whereby I can make more money than ever by simply confining my operations to the men who refuse to avail themselves of your knowledge and experience.

You can print this if you withhold my name, because the men who patronize me in my present undertaking will never see it. Blank.

Farm Conditions and Pork Production in Illinois.

The following extract from a recent letter from a man 64 years old who has farmed in Northern Illinois about thirty-five years, who once kept seventy hogs at a time and did not complain if only he had water and plenty of corn, tells of the changed conditions there:

It is impossible to raise enough food when so few are left on the farms. There ought to be three men on the farms which now have but one. Abandoned land is getting very plentiful right near town. Farmers who paid high prices for farms have lost them because corn failed three years out of four. Land is getting barren because of cold summers which have soured the soil, and the raising of rye for export is impoverishing the land, with little fertilizer being returned. Export of grain is driving hog raisers out of business. Corn can not be obtained at prices to raise pork profitably. Six out of ten farmers were forced to sell their pigs in the fall when half grown, as there was no more corn to be had. Farmers are selling off about two-thirds of their cattle, because they have not feed to winter all. When Northern Illinois and Wisconsin cannot raise or buy corn, there is sure to be a scarcity of meat. We need the whole world at work and twice the number of farmers or else millions will starve.

Are Making Silk Knitting Bags.

One of the well-known manufacturers of the medium and cheaper grades of men's flat silk neckwear has added a pretty penny to the profits of the firm this year by making up some of its most attractive silks into the huge knitting bags that are now so much in vogue. This has been done without interfering in any way with the regular output of the factory, and at prices ranging from \$48 to \$60 a dozen. Enough of the bags have been sold to aid materially in meeting the high cost of living. While the idea was taken up largely with the intention of carrying on the work through the holiday season only, the success of the project has been so marked that the concern probably will continue to make up bags as long as the call for them continues.

Hail Grayfish!

Two canneries on the Pacific Coast have begun packing grayfish in cans under the direction of the United States Bureau of Fisheries. The cans will bear this label:

"Grayfish, a new food fish packed at the especial request of the United States Bureau of Fisheries and prepared under methods approved by it."

In consideration of the right to use this label the packers are putting up an article which can be retailed at two cans for 25 cents.

Do Not Delay

Do you know what would be the disposition of your property if you died without a will?

Do you realize the possible delays in settling your affairs; the dangers of your property going to those for whom the results of your life's work were not intended?

If you did you would not delay. Write or call for our booklet on "Descent and Distribution of Property."

GRAND RAPIDS TRUST COMPANY

MANAGED BY MEN YOU KNOW

OTTAWA AT FOUNTAIN.

BOTH PHONES 4391

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

The convenient banks for out of town people. Located at the very center of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

On account of our location—our large transit facilities—our safe deposit vaults and our complete service covering the entire field of banking, our institutions must be the ultimate choice of out of town bankers and individuals.

Combined Capital and Surplus.....\$ 1,724,300.00
Combined Total Deposits 10,168,700.00
Combined Total Resources 13,157,100.00

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

BUSINESS CREED.**Qualities Every Merchant Should Undertake to Acquire.**

I will be a business man. I will so operate my business that I may be able to prove that I am a business man.

Myself and all those who work with and for me shall at all times be most courteous to customers. Uncivil language is not a part of real business. Those who would give us opportunity for increasing our profits shall be given the utmost consideration. The "voice over our telephone" shall not be one that offends. We will always bear in mind that our mission is to serve, not to be served. From serving comes our business growth, and the rapidity of this growth is determined by the quality of our service.

Service is not the giving away of profits. Service is efficient serving. It is that by which I secure and hold the good-will of the customer. I will not give my profits to my customers; I will have courage to expound my principles of business and will stand upon them.

I will not fear my customers. I will secure a legitimate profit—and no more. I will stand upon my own two feet and take what is mine by right. If I cannot make a profit I will not make the deal.

I will employ proper methods in my business at all times. I will always know the condition of my business, and of each department of my business. I will make my business methods tell me a true story of my business; I will know my losses and my gains and will endeavor to check my losses and increase my gains. I will maintain a system that is adequate to my needs.

I will plan for new business, for the invasion of fields from which I have not secured business heretofore. I will aim at the acquisition of new customers and the sale of goods for which there is a demand or for which I can create a demand but which have not brought me revenue heretofore.

I will be clean. I believe filth is a disgrace. The daily grime of toil and the accumulated filth of neglect are not the same. I will remove all filth from my place of business. I will keep my corners clean. I will keep clean the clothes of myself and my co-workers. I will scrub the floor of my office and store regularly. I will keep my windows clean. I will not permit the disorderly arrangement of anything in my place of business. I will never be content to be "average." I will excel.

I will try to enlist the co-operation of my co-workers in the upbuilding of the ideal toward which I strive. If I must succeed they must help me. Without their full co-operation I am handicapped.

I will make my place of business my best advertisement. It is always my greatest advertisement, and I will make it an advertisement for good. When the stranger enters his eye shall be met by that which is pleasing. His desires shall be met

with promptness and completeness. He shall be made—and kept—satisfied.

I will make the reputation of my work an asset. The botch job shall have no part in my plan. People shall bring work to me because they know I will do it well. They shall know this because they shall know that I have done well.

I will build my business for posterity. I will so build that the community may benefit from the part I have played. I will so build that those dependent upon me may receive from my business that to which they have a right in life—even after I have gone. It is my desire that the world shall be better for my having lived.

Unable to Explain Attitude of German People.

Detroit, Dec. 22—I am, like yourself, a man of German descent, and I am just as ashamed of it as you are. My reason for being ashamed is quite as much the attitude of the German people of this country as the savagery and bestiality of the natives of Germany, who have clearly shown that the teachings of the Kaiser and his cohorts have developed a race of brutes, actuated only by hatred, lust and lawlessness.

I can condone the conduct of the German people in Germany, but I cannot conceive how the people of German descent who live in this country can stand up for the Kaiser and his brutish instincts the way they do. Of course, they are traitors to America and ought to be stood up against a wall and shot full of holes, the same as they would be in Germany if they spurned the Kaiser the way they do President Wilson.

I wish to commend your leading editorial in the Tradesman this week, entitled Handwriting on the Wall. It expresses my sentiments exactly. I could not have expressed the idea you intended to convey any better myself. The German people are going to get a bump after the war is over and they will find that no other people will have anything to do with them for a hundred years—and longer still if it takes a longer time for the German people to repent their misdeeds and crimes against civilization and make amends for their offenses. Carl Braun.

Parasols Back Again.

There seems to be some indication that parasols next spring will be rescued from the comparative oblivion of last year and brought back into the sunlight of popularity which they enjoyed a few years ago. They are said to be in more favor with the Palm Beach trade, and spring buyers are taking more interest in the new offerings, shown usually with spring millinery. Sets consisting of parasols, hats and knitting bags are shown in many combinations of bright colors, and the pergola type parasol seems to be the most in favor thus far. Backgrounds of white and pink seem to be the most generally used setting for the various color effects.

In war, as in all life, thaumaturgy isn't in it compared with hard work. There are always, to be sure, the lucky fellows. For most of us there is nothing like plodding away and keeping everlasting at it. There is no other secret of success in conducting a great war. From the high command to the lowliest private, everybody must work like a horse.—Evening Post.

Canned Shellfish to Save Meat.

Southern shrimp canners are taking advantage of public interest in fish to broaden their Northern market for this delicacy, twenty-seven canners along the South Atlantic and Gulf coasts having combined for an advertising and marketing campaign. Shrimp is a staple Southern sea food, but throughout the North there are hundreds of thousands of people who only occasionally serve the canned article and who are under the impression that it is a seasonable delicacy.

The shrimp canners are teaching Northern housewives to regard their product not only as a war-time food, to be used in the conservation of meat, but as an all-year-round staple article of diet.



I TAKE this means to show you my sincere appreciation that you have so liberally and voluntarily ordered through my jobbers the Dornbos Single Binder Cigars. The wonderful growth of my business assures me I have been no liability but an asset, for which I thank you.



No. 1917

Grand Rapids, Mich., Dec. 25, 1917

Bank of Prosperity

Pay to the order of DORN BOS SINGLE BINDER BUYERS
365 DAYS (Three Hundred and Sixty-Five Days) of Health and Prosperity

Value Received and Charge
to the Account of

PETER DORN BOS,
Cigar Manufacturer,
16-18 Fulton St., W.

Public Telephones

Wherever busy men and women may be—in large places or small—public telephones place the convenience of telephone service (both local and long-distance) within easy reach.

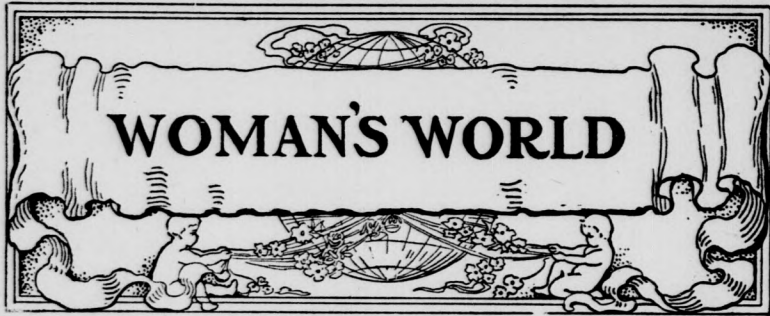
The Blue Bell Telephone Sign points the way to public telephones. When you want to save time and effort, just look for the Blue Bell Sign and TELEPHONE.

Public telephones are found at railroad stations, hotels, restaurants; in cigar stores, drug stores and other places where they are easily accessible to the people.

Michigan State



Telephone Company



Interesting One's Self in New and Broader Things.

"The so-called 'woman of the world' has a characteristic that we women not of the world would do well to cultivate," dryly remarked the little homey woman over her teacup to the friend who was calling upon her.

"Her life teaches it to her, insists upon it. She must have something to say. She cannot sit wrapped in silence the way so many of our kind of women do when in company. Her world deems this bad form. It expects her to take effective part toward the general sociability. Some of us have this gift, but most of us haven't.

"I started to think about all this the other evening at that company of friends and neighbors that met at my sister's. The friend Mrs. Benton brought, Mrs. Clark—how she shone among the rest of us women, showing us up with but two exceptions, for just what we were socially—dull, uninitiative factors!

"Mrs. Clark talked so easily and with such animation. Her talk was not clever (I do not think she makes the least pretense toward cleverness). Its charm lay in the way she tried to draw out the ideas of the person to whom she was speaking. Her art lay principally in the way she listened, so alert and so interested.

"She permitted no awkward pauses. When she told a story or an experience it was with no hesitation or useless repetition. She had assurance, but it was not in the least aggressive.

"There sat Miss King—a truly clever woman—mum as an oyster through the whole evening, content, or apparently so, just to listen. And little Mrs. Benton, a sweet wife and mother and so efficient in her home, had nothing to say for herself save in little short answers to direct questions.

"Mrs. Brown was downright glum. She gave the impression of just wearily waiting the time of leave-taking, yet she is very far from being a stupid woman when one meets her out of company. I tried to talk, but could think of nothing really interesting to say.

"As I watched my husband converse with Mrs. Clark I realized that he and I never really had conversations, but my good sense showed me that the fault lay with me, not with him.

"I studied the other husbands and found that they all seemed to enjoy talking to Mrs. Clark. It came to me that men of our quiet world are not as deficient as most of us women are in conversational power. I decided

that it was their busy life with all its contact with other men and things that helped greatly to make them good conversationalists.

"That is just the trouble with uninteresting women.

"We let ourselves become so out of touch with matters of general interest that we are rendered dumb when discussion of our personal doings and interests is out of place, as it certainly is in a general social gathering.

"Some women, many, in fact, do not realize that such talk is inappropriate then and prattle on about their house-keeping, their children, their ailments, etc. Conversation of this sort really is even more of a social blight than silence.

"I realized in that to me humiliating evening that I read the paper only by fits and starts, that I seldom looked at a magazine and that I took no deep interest in anything that did not touch immediately upon my family affairs or those of the few special friends that are dear to me.

"Good taste kept me from discussing these personal interests in any social affair of the least formality, so I had nothing to talk about. This was the reason why I did not like to 'go out'—dreaded it every time. It was not that I did not like meeting people outside my home, but because I could not be at ease with them.

"Then and there I resolved upon reform. It is simply amazing to me what a few hours of intelligent reading of the newspapers and magazines have done toward giving me subjects to talk about that are of general interest.

"Last night at dinner I actually conversed with my husband on a matter of National importance. You should have seen his pleased expression.

"I made time to go to a lecture today, and I took that musical daughter of mine who is so buried in her special interest that she has nothing to say for herself when it is not the topic of talk. Coming home we chatted together on a fresh subject. I have not been just to my children not to train them into the gift of general talk, which is, of course, based upon general interests.

"I have won their co-operation in my resolution. We have agreed to fit ourselves in every way we can think of to be able to do our bit in conversation of general character.

"We have all decided that dumbness and glumness should be considered quite as stupid in our world as in Mrs. Clark's.

"Our efforts creak a bit now, for

we are all a little self-conscious in them, but each day they grow easier. And I want to tell you that our new ways of trying to get out of the habit of just talking about personal matters and of interesting ourselves in new and broader things have made me feel twenty years younger."

The best advertising is the cheapest in the end.

Don't argue with a bee. It always carries its point.

SKINNER'S MACARONI **187¹/₂**
 The Nationally Advertised Line. **24s per CASE**
 On SPECIAL DEAL. See jobber's salesmen or write for particulars.
SKINNER MANUFACTURING COMPANY
 Omaha, U. S. A.

Dandelion Vegetable Butter Color

A perfectly Pure Vegetable Butter Color and one that complies with the pure food laws of every State and of the United States.
 Manufactured by Wells & Richardson Co.
 Burlington, Vt.

Three Sure Winners



We are now packing **NEW CROP** Pure New Orleans Molasses in the same standard size cans, full weight. You can also have the same in barrels and half barrels.

Oelerich & Berry Co.

Packers of "Red Hen,"

NEW ORLEANS

CHICAGO



We solicit shipping accounts from country dealers
SCHULZE BAKING COMPANY GRAND RAPIDS, MICH.

Address to Travelers and Employers of Travelers.

Jackson, Dec. 24—Perhaps the most serious complaint which can be urged against our membership as a whole is that too little importance is given by them to the spirit and practice of fraternalism.

This principle, if dominant, would be the order's greatest strength, and its absence or limited observance constitutes its greatest weakness. It has been said that traveling men as a class are more difficult than any other to fraternize. This may be true, but it is equally so that no other class is in greater need of the ties which unite and bind men together for their individual and collective good. Engaged in an occupation that deprives him of the joys and comforts of home and the companionship of family and loved ones—a wanderer—a stranger among strangers—almost a pariah, who better than the traveling man can appreciate and profit by the beneficent influences of fraternal sympathy and environment?

It must be admitted that a far too large ratio of our members seem to think it unnecessary to inform themselves as to the order's history; what it has done and what it is doing for them, and for all who are engaged in our profession. We are sorry to say that a very large number are members solely for the insurance it affords. They know nothing about its fraternal, social and benevolent features, chiefly because they have not been properly told of them, and because of this, they are disposed to look upon the organization as a commercial enterprise, operated by a few people for profit to themselves, and upon whom they confer a favor by taking and holding membership. We would like to be able to correct all such ideas, and to show to each individual member that the Order of the United Commercial Travelers of America is absolutely and entirely mutual, that it is his Order; that a true community of interest exists in everything that is contemplated or done; that its success is his success; that every member shares equally in all the benefits of membership, and that therefore each should be not only willing but proud to give all the assistance in his power to its upbuilding. This cannot be done by the simple payment of his dues and assessments. This is not a proper discharge of the duties he assumed and obligated himself to perform on becoming a member; and it is not a manly discharge of the duty he owes to his fellows, individually and collectively, and to his own self-respect as a man, and a member of an institution such as this, whose essential and fundamental principle is to aid and assist each other. I need not tell you of the futility of individual effort, in contrast with united action, when great enterprises are to be undertaken, and great deeds are to be accomplished. This Order has been built up to its present proportions, not by the work of one man, or a few men, but by the united efforts of those who were, and are, unselfish enough to give an occasional thought to the welfare of others.

Mr. Employer of Traveling Men, if you do not belong to this great order, do so at once, also encourage every eligible or traveling man in your employ to join the United Commercial Travelers of America. Then, hang out your banners on the outer walls. Let the world know who you are, what you are, and what we are striving to accomplish—It pays to advertise. How can this be done. Let every member of your firm constitute himself an advertising agent, a missionary a benefactor of his fellows; and make it his purpose to know, and tell others, the history of this Order and its achievements—how it was founded but a few years ago by eight traveling men, and now has a membership of 78,000, dispersed throughout our great country and Canada—that, go where you may, you

will find its members, and devotees, and its local councils, at whose meetings a welcoming heart and hand are always extended to visiting brothers. Tell of its legislative victories in securing from the lawmaking bodies of various states proper and reasonable transportation rates and facilities from railroads and other public carriers—how it has enacted laws regulating hotels and their service, to the end that they have been compelled to improve the accommodations they have to offer the great traveling public—that it is being reckoned with as an important, powerful and intelligent influence in all that goes to make a commercial enterprise, and progress, communal, and general. Say that it is the only fraternal organization in existence composed exclusively of commercial travelers—that its members are bound together by ties of brotherhood, all united in a common purpose for the betterment of their kind. Tell to the man, eligible for membership, all the personal and professional advantages that would accrue to him, if he were one of us, and as such how he could render valuable assistance in the Order's future great work and purpose; tell him of the irresistible power of numbers; how, if the great army of commercial travelers of this land united as we hope to unite them, to them nothing would be impossible. Show to him that the cause in which we are engaged is "his" cause; that the struggle and victories gained are for the benefit of all commercial travelers, and ask him if at such time and under such circumstances he can afford to lie idle, and refuse to contribute his active aid and assistance. Tell him, too, of the grandest, noblest and best thing this Order professes, or does; how we take care of the needy and distressed widows and orphans of our deceased brothers. Tell him that we have declared, and that the declaration is written in the heart of every member, that so long as the Order shall endure, no helpless dependent of a dead brother shall come to want. Tell him of, and explain to him as you can that a man who lives for himself alone is a misfit in the game of life; a stranger to all the finer thoughts and impulses that go to make up the entire sum of human happiness, and that, if he has done no kind act for another, out of pure unselfishness and love of his fellows, tell him, that he has not enjoyed the real and true satisfaction of an approving conscience.

All of this, Mr. Employer of Traveling Salesmen, we ask your hearty co-operation.

Another year has nearly ended and you will soon be enjoying the fraternal pleasures of the new born and with this fraternal New Year comes the sincere greetings from the Grand Executive Board of Michigan's jurisdiction to the Order of the United Commercial Travelers of America. May God in all his goodness grant that our beloved country may soon see the dove of peace hovering over our great United States and let us all as one unit declare our faith in our beloved President, who was so reluctantly forced into this great conflict and may also grant that you and yours enjoy the choicest blessings of 1918.

John A. Hach, Grand Counselor,
M. Heuman, Grand Secretary,
Lou J. Burch, Grand Treasurer,
E. A. Dibble, Chairman,
Frank W. Wilson,
Homer R. Bradfield,
W. M. Kelly,

Members of the Grand Executive Board of the Grand Council of Michigan.

The clerk who calls his boss by his first name in the presence of customers is lowering the dignity of the proprietor and cheapening himself in the mind of the bearers.

Liquor, Drug Addicts

TAKE SAFETY FIRST

The NEAL Remedies given at NEAL Institute will destroy the appetite at the end of treatment. A guarantee Bond, for every patient, with (3) day Liquor Treatments, upon request. Don't doubt nor hesitate, COME; make us prove it, at our expense if we fail; strictest privacy is maintained to patients, their friends, at our Home.

534 Wealthy St. S. E., City
PERRY MILLER, Manager

Automobile Robes

Automobile robes 54 in. x 60 in. single plush, double plush, rubber interlined, ranging in price from \$3.25 to \$11.00.

54 in. x 72 in. auto robes for rear seat, double plush, rubber interlined, muff robes, mohair and fur effects, \$7.50 to \$40.00.

Auto shawls and steamer robes, all wool, scotch clan patterns, 60 in. x 80 in., \$6.50 to \$17.00.

Sherwood Hall Co., Ltd.
30-32 Ionia Ave., N. W.
GRAND RAPIDS, MICH.

Valid Insurance at One-third Less Than Stock Company Rates

Merchants insure your stocks, store buildings and residences in the

Grand Rapids Merchants Mutual Fire Insurance Co. of Michigan

For the last ten years we have been saving our policy holders 33 1/3% on their insurance. We can and will do as much for you.

Home Office, Grand Rapids

United Agency

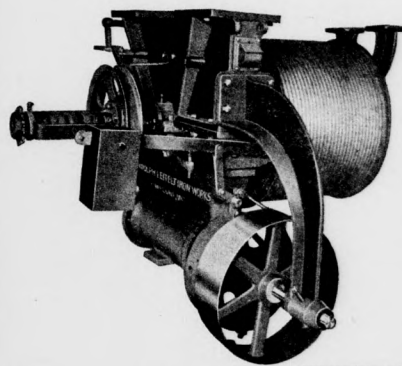
Reliable Credit Information
General Rating Books
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Current Edition Rating Book now ready

Comprising 1,750,000 names—eight points of vital credit information on each name—no blanks.

THE UP-TO-DATE SERVICE

Gunther Building
CHICAGO :: ILLINOIS
1018-24 South Wabash Avenue



Leitelt Elevators

For Store, Factory
Warehouse or Garage

Built for Service

Send for proposal on your requirements

Adolph Leitelt Iron Works

213 Erie Street Grand Rapids, Michigan

Pere Marquette Railway Co.

FACTORY SITES

AND

Locations for Industrial Enterprises in Michigan

The Pere Marquette Railway runs through a territory peculiarly adapted by Accessibility, excellent Shipping Facilities, Healthful Climate and Good Conditions for Home Life, for the LOCATION OF INDUSTRIAL ENTERPRISES.

First-class Factory Sites may be had at reasonable prices. Coal in the Saginaw Valley and Electrical Development in several parts of the State insure Cheap Power. Our Industrial Department invites correspondence with manufacturers and others seeking locations. All inquiries will receive painstaking and prompt attention and will be treated as confidential.

Address C. M. BOOTH,
General Freight Agent,
Detroit, Michigan



Michigan Poultry, Butter and Egg Association.
 President—J. W. Lyons, Jackson.
 Vice-President—Patrick Hurley, Detroit.
 Secretary and Treasurer—D. A. Bentley, Saginaw.
 Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

Stimulating Cheese Consumption in This Country.

The per capita consumption of cheese in the United States is relatively small—considerably under five pounds to the individual, while in many European countries the rate of consumption is several times five. The chief reason we believe is not altogether a question of quality but rather a question of custom. We are not, nor have we ever been, a cheese eating Nation. Comparatively few homes can be found where cheese appears upon the table, except in rare instances, other than as a sidedish. Few of us think of cheese as a substitute for meat, few realize what an excellent meat substitute cheese really is and few fully understand the best means of preparing cheese as the foundation of the meal.

It is we believe chiefly because of the moderate demand for cheese that most retailers insist upon a wide margin of profit in handling. High retail prices might then be considered primarily an effect rather than a cause of our light consumption.

Of course quality has a considerable influence on the amount of cheese consumed, and any campaign to increase consumption must recognize this. But we do not believe that a larger consumption of American Cheddar cheese would result from simply a greater uniformity in the type of cheese of this general class, in fact, considering the sectional and individual differences in taste and preference, we rather incline to the belief that diversification in type promotes consumption, providing each type finds its way to the market where it is most generally appreciated. We know that some markets prefer a soft, open cheese while others prefer a heavy bodied, close made, meaty product. It would therefore tend to discourage consumption to force soft cheese on markets where not desired or vice versa.

Any country-wide campaign to increase cheese consumption by advertising costs money unless undertaken by Federal authorities who are granted free space in the press. And just at this time it would appear that a well directed publicity campaign undertaken by the food administration would be appropriate. We have in this country a liberal reserve supply of cheese. The product is not largely used by either our army or navy

and our Allied governments are showing no particular hurry in speaking for a share. On the other hand there is a heavy army, navy and export demand for meat and were cheese more largely used as a meat substitute in this country it would release more meat for war needs. If then the Federal authorities were to emphasize a little more persuasively the value of cheese and methods of preparation as a meat substitute, explaining to the public the present situation, they might start a movement toward a larger cheese consumption in the United States the effects of which would survive the war and operate to the advantage of our dairy industry. Sooner or later we believe that this country will be forced to eat more cheese and less meat, just as Europe has been forced, by reason of economic change and development. For as our beef cattle decreases in relation to population it will be found that cheese is relatively a cheaper food than meat.

But apart from Nation-wide efforts to increase cheese consumption every manufacturer can do his bit by producing a uniform, high quality product of a type people will enjoy eating, by branding his product for its identification and protection, by advertising the value of cheese in general and his own cheese in particular whenever occasion permits, and by working hard in his own immediate territory to stimulate sales.

Want Skim Cheese Law Changed.

At the recent convention of Northwestern Wisconsin Buttermakers' Association, held at Eau Claire, a resolution was passed urging that the Wisconsin law be so amended as to permit the manufacturer of skim cheese in the usual shapes. The resolution states that the Wisconsin butter industry is imperiled by inability to meet competition with other outlets for milk, that the creamery by-products are not now in all cases most effectually utilized, that this would be possible were creameries permitted during the war to make up skim-cheese as permitted in other states with such branding laws and penalties as necessary. It is therefore, resolved by the Association that Governor Philipp be requested "to recommend to the special session of the Wisconsin Legislature soon to be called, and include in his call therefor, amendments to our present laws, so that skimmed milk cheese under the conditions herein set forth, may legally be manufactured and sold in this State under the brand of war cheese or otherwise during the continuance of the war."

Cheapest Syrup



Syrup made from Crescent Mapleine, sugar and water costs half as much as good, ready-made syrup. And the syrup is superior. Sell Crescent Mapleine for its making. * * * * Crescent Mfg. Co., Seattle, Wash. Order of your jobber or Louis Hilfer Co., 1205 Peoples Life Bldg., Chicago. (M-11)

Crescent Mapleine

Turkeys Geese, Ducks and Chickens

Telegraph, phone or write us for special prices before you sell

Wilson & Co.

20-22 Ottawa Ave., N. W.
Grand Rapids Michigan

Pleasant St. and Railroads **MOSELEY BROTHERS** Grand Rapids, Mich.

Wholesale

BEANS, POTATOES, SEEDS

Telephones 1217, or write when have stock to offer

E. P. MILLER, President F. H. HALLOCK, Vice Pres. FRANK T. MILLER, Sec. and Treas

Miller Michigan Potato Co.

WHOLESALE PRODUCE SHIPPERS

Potatoes, Apples, Onions

Correspondence Solicited

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

LOVELAND & HINYAN CO.

CAR LOT SHIPPERS

Potatoes, Apples and Beans

Write or telephone when you have anything to offer

Association of Commerce Bldg.

Grand Rapids, Michigan

WE COVER MICHIGAN

M. PIOWATY & SONS

Distributors of Reliable Fruits and Vegetables

MAIN OFFICE, GRAND RAPIDS

Branches: Saginaw, Bay City, Muskegon, Lansing, Jackson, Battle Creek, South Bend, Ind., and Elkhart, Ind.

Onions, Apples and Potatoes

Car Lots or Less

We Are Headquarters

Correspondence Solicited



Vinkemulder Company

GRAND RAPIDS

:::

MICHIGAN

Latent Possibilities of the Lowly Rhubarb.

Written for the Tradesman.

It is a safe bet that not one grocer out of ten who handles rhubarb really understands the full possibilities of this lowly herb as an ally in the present world-wide fight against high food cost.

If he did, the average dealer would sell much more of it than he does, and housewives all over the country would come to regard it in a new light.

All in all, the fruit crop of 1917 will doubtless measure up fairly well with the average yield of other years, but owing to the tremendous demand to be made on this country by our Allies for meat and grain, the people of America must, if we would win the war, inaugurate a Nation-wide food conservation movement. In other words, we should eat more sweets—more jam, sauce, jelly, preserves and the like; and less meat and bread—and the latter should be sent across the waters for the soldiers at the front and the civilian population among the allied nations.

While the cherry crop was a failure, and while the berry crop in some localities is not as large as normal from present indications, and while some other fruits upon which housekeepers rely may, here and there, be less bountiful than usual, it would seem that the frugal housewife ought to be anxious to hear about the possibilities of the lowly and inexpensive rhubarb, and not unwilling to at least try it out.

Rhubarb seems to be used in this country chiefly for making pies, and many people seem to suppose that it is a good thing merely for tiding over a sort of trying period in the early springtime when the appetite is keen for something green and fresh, before gardenstuff or new fruits and berries have begun to arrive. So, in many localities—perhaps one might say, in most localities—the rhubarb has a brief vogue. And, even at that, many people do not care especially for the rhubarb pie.

But yielding itself to pie-making activities is one of the least of the possibilities of rhubarb.

It makes a splendid sauce, which can be served hot or cold, tart or sweetened to one's taste, and is especially adapted for breakfast use. It is cheaper than fried apples, and to many tastes quite as acceptable.

By adding more sugar and cooking lower, an excellent rhubarb jam may be made, and this, when sealed in glass fruit jars, sealed securely while hot, will keep indefinitely.

If one is preserving during strawberry season, a fine combination jam or preserves may be made of rhubarb and strawberries, using either an equal amount of each, or one part of strawberries to two of rhubarb, as one prefers. The blend of flavors is quite as pleasing to the average palate as that of strawberries and pineapple. And any one who likes at all such combinations of fruits, will be most apt to like rhubarb and strawberries.

Rhubarb jelly is especially fine both in the matter of color, flavor and

consistency. Its color varies somewhat according to the way in which it is made, from a lighter to a darker reddish shade. And in the jelly the rather pronounced rhubarb flavor undergoes a sort of refinement that makes it highly acceptable to people who do not at all care for rhubarb in pies, as sauce, jam or preserves. The writer had a friend once who declared that rhubarb pies tasted to him as if they had been made in an apothecary's shop. So far as I know he never ate any rhubarb jelly; if he had, I'm sure he would have liked it.

The best variety of rhubarb for all purpose is the so-called strawberry variety—the small, red-stalk kind; that does not require to be peeled. The chief flavor and merit of the rhubarb is in the peeling that many housewives remove and throw away.

The rhubarb is rich in food values, and ordinarily quite inexpensive. It comes on early in the spring, renews itself from time to time in a perfectly marvelous way when the edible stalks are carefully removed without injuring the plant, grows rapidly, and keeps right on growing through the spring and summer if excessive dry weather does not check it; and so it can be sold inexpensively.

When berries and other fruits suitable for preserving and jelling are below normal, the rhubarb supply is undiminished—and quite the cheapest thing on the market. By the use of it in the several ways here indicated, a greater variety of edibles for the winter can be laid by. And, in view of the prevailing high price of sugar, it behooves the housewife to get her remaining preserving materials as inexpensively as she can to keep down the cost to as low a level as possible.

In addition to rhubarb jelly, or rhubarb sauce, jam and preserves, and rhubarb in combination with strawberries, it can be successfully canned—the stalks washed and cut up into convenient lengths, and brought to a boil in syrup, or the stalks can be placed in a quart or half gallon glass jar, as closely as possible without bruising the stalks, and the same placed under a hydrant of cold water, allowing the water to run for a few minutes; then, having melted some paraffine and poured in the lid, carefully and quickly, place it on the jar and screw it down securely. In this way all air is excluded from the jar, which, if kept in a cool dark place, will keep perfectly. When opened in the late winter it will be found as fresh and edible as if but recently cut.

When the wife of a professional gardener who had been raising and marketing for years the finest variety of strawberry rhubarb, seemed surprised to learn that rhubarb could be made into jelly, and was interested to enquire the proportion of sugar, as happened recently to the writer's personal knowledge—it would seem that a campaign of education in regard to possibilities of the lowly rhubarb were not an untimely thing; and the grocers who handle rhubarb are the ones to impart this information. And now is a good time to make a beginning.

Frank Fenwick.

Why Grade Potatoes?

Because it is progressive. For years the growers of fruit in California and the Pacific Northwest have competed successfully with growers one or two thousand miles nearer the markets they entered. The Western growers grade their products so every box is uniform and pack in such manner that every fruit is perfect when it reaches the consumer. Following their lead New York apple growers and others now grade and pack carefully. Apples from such states are standard in markets, demanded and well paid for by those who know good fruit and wish always to be sure they get it.

Southern potato growers' associations have graded potatoes for years and marked their best grades. In the poor market year of 1915, practically every car of 10,000 sent out by one Southern association was sold direct. The buyers knew just what they would get from this association and took its stock at a fair price, while ungraded potatoes went begging. Other shippers' associations and many large growers have recognized the trend of events and would have graded all their potatoes, even had the Food Administration not required it. Be up-to-date, then, and grade your potatoes.

Flowers may blush unseen—you must advertise.

SKINNER'S MACARONI **187¹/₂**
 The Nationally Advertised Line. **24s per CASE**
 On SPECIAL DEAL. See jobber's salesmen or write for particulars.
SKINNER MANUFACTURING COMPANY
 Omaha, U. S. A.

Rea & Witzig

PRODUCE COMMISSION MERCHANTS

104-106 West Market St.
 Buffalo, N. Y.

Established 1873


Dressed Poultry wanted in large quantities for the holidays. Get shipments here early. Can handle large shipments to advantage. Fresh Eggs in good demand at market prices.

Fancy creamery butter and good dairy selling at full quotations. Common selling well.

Send for our weekly price current or wire for special quotations.

Refer you to the People's Bank of Buffalo, all Commercial Agencies and to hundreds of shippers everywhere.

Mr. Flour Merchant:
 You can own and control your flour trade. Make each clerk a salesman instead of an order taker.
 Write us today for exclusive sale proposition covering your market for
Purity Patent Flour
 We mill strictly choice Michigan Wheat properly blended to produce a satisfactory all-purpose family flour.
GRAND RAPIDS GRAIN & MILLING COMPANY.
GRAND RAPIDS, MICH.
 The Sack that keeps the flour **IN** and the dirt **OUT**.




Sold in Sanitary Tin Packages—
 2, 5, 10, 15 and 25 lb. pails—
 by all wholesale grocers
 See Quotations in Grocery Price Current.

SEEDS
Reed & Cheney Co.
 GRAND RAPIDS, MICH.

Use Tradesman Coupons

Watson-Higgins Mfg. Co.
 GRAND RAPIDS, MICH.

Merchant Millers

Owned by Merchants

Products sold by Merchants

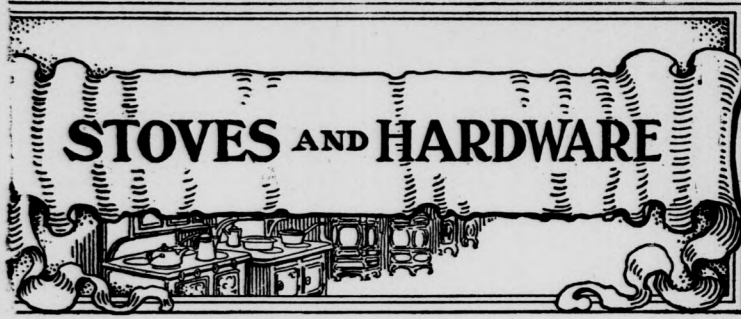
Brand Recommended by Merchants



New Perfection Flour

Packed in **SAXOLIN** Paper-lined Cotton, Sanitary Sacks

G. B. READER
 Jobber of
Lake, Ocean, Salt and Smoked Fish, and Oysters in Shell and Bulk
 1052 N. Ottawa Ave. **Grand Rapids, Michigan**



Michigan Retail Hardware Association.
 President—James W. Tyre, Detroit.
 Vice-President—Joseph C. Fischer, Ann Arbor.
 Secretary—Arthur J. Scott, Marine City.
 Treasurer—William Moore, Detroit.

It Pays to Review the Lessons of the Year.

Written for the Tradesman.

With the near approach of another year, it will pay the hardware dealer to take a few minutes, or a few hours if he can spare them, to review the year now closing, and to draw lessons from his experience.

It may be done now, and it may wait until the stock-taking is over; but this looking back and taking profit from our gains and losses is a profitable stunt.

And at the same time it will pay, also, to outline a few plans for the year that is coming. What you have done, and what you have failed to do, in 1917, will point the way to what you should do, and to what pitfalls you should avoid, in 1918.

In the past few years, war conditions have presented new problems for the American merchant to solve, and these conditions have been to some extent intensified by our own entrance into the struggle. But the average will find, on looking back, that on the whole he has risen to his opportunities; that he has almost automatically adjusted himself to the new conditions; and that the only discomfort has been in the brief periods of readjustment. In this there is strong ground for hope that, whatever difficulties may arise and however conditions may alter, the American merchant will quickly adapt himself to them, and will be found, as ever, able and willing and eager to serve the people.

It is worth while to look with a critical eye at the conduct of your own business. On the whole, things have been going fairly well. A lot of merchants tell me that they have had a good year, and they are feeling quite comfortable about it. It is good to feel that war has not killed business, but has only served to make American business men the keener and more wide awake; and it is good to draw from this comforting fact the further thought, that there is promise of American business men being able to meet the further emergencies that war and peace may bring.

But it is not good to be too self-satisfied, too comfortable, in regard to business prospects. The thing to do now is to anticipate further emergencies by planning new improvements.

For instance, at the buying end.

The situation just now calls for shrewd, careful buying, and close watching of the market situation. You have done pretty well in 1917, all things considered? That's good. But isn't there room for improvement the coming year? Just sit down, and turn over your experiences in your mind. How could you have done better on this occasion? Could you have avoided that other purchase which turned out bad? Do you keep as close tab on market prices as you should, and could? The answers to these, and to a host of other questions, will suggest at least a few ideas looking toward the improvement of your buying methods.

It is not the man who is satisfied with himself who rises in the world. Discontent is the parent of progress. Not nagging, grumbling, fault-finding, petty discontent; but that divine discontent which in the best of conditions still sees room for improvement and which goes quietly to work to improve things. It is in that spirit that the American merchant in reviewing 1917 should seek for means of improving and rendering more efficient even the most successful business.

I don't think that any successful merchant is ever quite satisfied. If he was, he would cease to be successful.

There is one merchant in my own town who is a very good advertiser; I think his advertising copy is the best, the most readable, the most appealing and most effective that appears in the local papers. He said to me:

"I wish you could suggest something that would improve this advertising of mine. I try and try and try, but I never seem able to get just the message I want to get across."

"Doesn't it pay?" I asked.

"Of course it pays," he returned. "But I'd like to make it better, so that it could pay more."

And therein is the reason why it does pay—this merchant is always trying and trying and trying to make better copy. If he adopted certain rules and was content to merely live up to a fixed standard, his advertising would lose life and appeal.

If you advertise, what can you do to improve your advertising in 1918? That's another question to consider in the light of your 1917 experiences.

Of course all merchants advertise. Newspaper advertising is only one avenue whereby to approach the public. There are also your show windows. Couldn't you devise some system for improving your displays? Wasn't there too large a proportion

WM. D. BATT
HIDES, WOOL, FURS
AND TALLOW
 28-30 Louis St. Grand Rapids, Mich.

Grand Rapids
Store Fixture Co., Inc.
 The Place, 7 Ionia Ave., N. W.
BUY AND SELL
Used Store and Office Fixtures

AGRICULTURAL LIME
BUILDING LIME
 Write for Prices
A. B. Knowlson Co.
 203-207 Powers' Theatre Bldg., Grand Rapids, Mich.

TAKING INVENTORY
 Ask about our way
BARLOW BROS. Grand Rapids, Mich.



The Home of
SUN-BEAM GOODS
 extends the best wishes
 for a profitable and enjoyable
 Holiday Season and a bountiful
 New Year; with full appreciation of
 the many courtesies shown
 during the past year.

BROWN & SEHLER CO.
 Home of Sunbeam Goods
 GRAND RAPIDS, MICHIGAN

OFFICE OUTFITTERS
 LOOSE LEAF SPECIALISTS
THE Tisch-Hine Co.
 237-239 Pearl St. (near the bridge) Grand Rapids, Mich.

HARNESS OUR OWN MAKE
 Hand or Machine Made
 Out of No. 1 Oak leather. We guarantee them absolutely satisfactory. If your dealer does not handle them, write direct to us.
SHERWOOD HALL CO., LTD.
 Ionia Ave. and Louis St. Grand Rapids, Michigan

Henry Smith
FLORIST
 139-141 Monroe St.
 Both Phones
 GRAND RAPIDS, MICH.

Bell Phone 596 Citiz. Phone 61366
Joseph P. Lynch Sales Co.
Special Sale Experts
 Expert Advertising—Expert Merchandising
 44 So. Ionia Ave. Grand Rapids, Mich.

cMc Ready-Made
PRICE CARDS
 are neat and attractive and
 cheaper than you can make
 them—40 cts. per 100 and up.
Write for Samples
CARNELL MFG. CO.
 Dept. k, 338 B'way, New York

Signs of the Times
 Are
Electric Signs

Progressive merchants and manufacturers now realize the value of *Electric Advertising*.
 We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.
 Bell M 797 Citizens 4261

Sand Lime Brick

Nothing as Durable
 Nothing as Fireproof
 Makes Structures Beautiful
 No Painting
 No Cost for Repairs
 Fire Proof
 Weather Proof
 Warm in Winter
 Cool in Summer

Brick is Everlasting

Grande Brick Co., Grand Rapids
 So. Mich. Brick Co., Kalamazoo
 Saginaw Brick Co., Saginaw
 Jackson-Lansing Brick Co., Rives Junction

Foster, Stevens & Co.
Wholesale Hardware

157-159 Monroe Ave. :: 151 to 161 Louis N. W.
Grand Rapids, Mich.

of hit-and-miss displays in 1917? Displays just thrown together on the spur of the moment, instead of carefully planned? Why not start the year by getting together some ideas in regard to window display, and outlining on paper your plans for 1918?

Incidentally, there are little ideas in time-saving that it will be worth while to turn over. For instance, why not systematically gather ideas for displays? If you have a file of these ideas, clippings, notes, sketches, gathered from time to time, it will be a lot easier to put together your displays. You'll find that a time-saver. You'll find it a time-saver, too, to keep a similar file for suggestions for newspaper copy, to be worked into your advertising as you go along. An outline, on paper, of your year's plans, will help.

Then there is your salesforce. Doubtless you experienced both satisfaction and dissatisfaction in 1917. Is there room for improvement? What can be done to make the boys more interested, more efficient? Have you tried staff conferences? Would it be worth while to spend a little more time in discussing selling problems with the boys individually? They don't know the stock as they should. Well, what is the best method to get them acquainted with and interested in the stock?

Turn these questions over in your mind, and if an idea suggests itself that might be worked out in your own store, try it. The trouble with a lot of good ideas that occur to merchants is that instead of being tried out they are allowed to slumber.

Yes, it will pay to take a little time in the next few days or weeks, even if it's only a half hour on New Year's Day, to think these things over. Look back at 1917 with its achievements and mistakes, and draw from these the lessons for the coming year. And having drawn these lessons, having sketched out ideas for improving your 1918 business, having put these ideas on paper—see that you make at least an honest effort to carry these ideas into effect, and to reap dividends from them.

Victor Lauriston.

Lansing Business Men Condemn Fake Advertising Schemes.

Lansing, Dec. 24—The following resolution has been unanimously adopted by Lansing business men who represent over 90 per cent. of the legitimate advertising patronage of Lansing:

That it is the unanimous sense of this meeting that we fully endorse the National Red Cross, all military organizations, either local or National, and every other movement along every patriotic line and that we are especially anxious to co-operate in any effort to eliminate useless expense and waste, parallel work and to conserve efforts, as in our judgment a large amount of useless and wasteful advertising should be dispensed with during the war as a measure of economy and conservation, as practically all special advertising, including programmes and other similar schemes are expensive to solicit, collect and print, with an advertising value of practically nothing, as somewhere between 90 and 99 per cent. of the money spent at the present time on this class of advertising is absolutely wasted. We realize the importance of judicious advertising and the necessity of keeping Lans-

ing on the map, which will take a large amount of free publicity in local papers, which should be the logical advertising medium of all Lansing business men.

While the Lansing Chamber of Commerce has endeavored to prevent fraudulent and worthless advertising and has, during the past few years, saved the business men of Lansing \$100,000 thereby, still well intentioned but badly informed local activities constantly attempt to get past them and to promote advertising schemes with no advertising merit, and at a heavy expense, which does the local enterprise little good. Two recent activities along this line have come to our attention, at a serious loss to many Lansing business men, who in a spirit of loyalty and desire to assist worthy causes have contributed several hundred dollars to out of town promoters.

Believing that it is impossible for the Chamber of Commerce to prevent all abuses along this line, we earnestly request all churches, lodges and other public activities in Lansing and surrounding towns to refrain from such advertising schemes until the close of the present war. Worthy organizations will be accorded financial help by our members when absolutely necessary and divested of any attempt to make charity or benevolence a matter of business. We ask this as a patriotic duty and act of conservation and will resent any attempt to evade it by any Lansing organization.

We earnestly request every Lansing business man to carefully scrutinize all such advertising efforts and to avoid contributing to them as far as possible until normal conditions make it easier to waste money for useless and fake advertising. Please refer every request to the Lansing Chamber of Commerce for endorsement, as they represent the interests of Lansing business men and Lansing citizens, and are organized to protect them if given a chance.

J. W. Knapp, President Lansing Advertiser's Club.

A. T. Vandervoort, Secretary Lansing Advertiser's Club.

C. O. Sprowl, President Retail Merchants' Association.

Chas. H. Davis, Secretary Lansing Chamber of Commerce.

To Make Satisfied Workers.

A small banker in a Pacific Coast town gets unusually good service from his employes by cultivating their friendship. Every month or so he invites them to his home for dinner.

Recognition of this kind, he feels, cannot fail to bring about in the employe a friendly feeling and an interest in his work that is deeper than that produced by a raise in salary. A raise gives temporary impetus, this executive believes, but after a while the employe becomes accustomed to drawing the extra pay; then the inspiration is lost. But the boys never forget the "eats."

Charles A. Singler.

The Kaiser's Equivocal Position.

Bloody Bill Kaiser set out to overrun the world. In view of the disasters which have befallen him, however, he must now be feeling a good deal like Cal Clay.

Calhoun Clay, of Paint Rock, was fishing for tarpon in Florida and he hooked such a big one that it pulled him overboard.

"As Cal went over the side of the boat and tore through the water in the tarpon's wake he said:

"'What Ah want ter know is dis—is dis niggah a-fishin,' or is dis fish a-Niggerin'?"

The Michigan Hardware Company

and its efficient force
of

Traveling Salesmen

W. A. McINTYRE—Eastern Michigan Territory

W. J. KLEIN—Southern Michigan Territory

A. UPTON—Northern Michigan Territory

V. G. SNYDER—North Central Michigan Territory

E. F. GOEBEL—South Western Michigan Territory

R. J. NICHOL—Central Michigan Territory

M. J. KILEY—Western Michigan Territory

J. T. BOYLAN—City

Extend to the thousands of friends and customers, whose patronage and kindly words have endorsed our business methods, our sincere thanks.

Our business for Nineteen Seventeen, we are happy to say, was the largest in volume of any year since the inception of our company.

The same liberal policies will be pursued during the New Year. Old friends and new are assured of the same courteous treatment as in the past, and a sincere desire on our part to render a genuine service to all.

We wish you a
**Happy and Prosperous
New Year**



Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids

:-:

Michigan



Building Up an Underwear Business.

There is no staple line more neglected in the general store than underwear, and yet, for those general merchants who have given the matter thought and attention, the underwear investment has yielded a very satisfactory profit.

It is also true that many stores handle underwear in the long run at a loss, due to overbuying, mad buying, and lack of sales attention. It is true also that most stores could increase underwear sales by giving more thought to the question.

In visiting a number of stores recently, the writer found that many of them have two or three or even four lines of underwear, when, as a matter of fact, the average store in the average town of 2,500 or less should have but one line and the same ought to apply to stores in the smaller cities up to at least 25,000.

Much care should be used in selecting a line, in deciding on a line to carry. You must have first of all a line that is made by a concern that can assure prompt deliveries. A line may be ordered from a concern that is a long way from home, and yet, reorders will receive prompt shipment. It is essential to select a line from a factory that offers a complete line—a full line of weights and forms for men, women and children.

Underwear buyers these days are getting to be more particular and want close fitting and yet comfortable garments. The young men nearly all wear union suits and the demand for two-piece garments is rapidly diminishing. By close attention to this question, the trade can soon be educated to the use of union suits, because, when a customer once uses a union suit he never again calls for the two-piece garment, and, by close attention, the two-piece garment customers can nearly all be eliminated. It is important that you carry more than one weight even in winter goods, because some of your customers work in offices, stores, or other places, they follow a sedentary occupation and they don't want the real heavy garment, the lighter weights are more healthful. Then again, some of your customers work out of doors where it is cold in winter and they require heavy garments to protect them, especially those who have much riding and driving to do.

The selection of a line should then depend upon whether it is advertised in the mediums that reach your customers, then on quality, fit, finish, completeness, and a reputation for prompt deliveries. If a merchant is buying from a factory offering these

required essentials he can solve very easily the problem of turning the dollar. He will not find it necessary to lay in a season's supply in one order, and ought never to order in the future more than from one-third to one-half of his usual required supply.

A good many sales are lost in stores through inattention to sizes and so it is proper that a record of sizes be kept at all times, that the proprietor or the buyer may look these over daily or two or three times each week to keep the underwear stock up to the mark. Such a record as the one below is simple and yet practical and

UNDERWEAR SIZE AND STOCK RECORD.
Men's Cotton Union Suits. Price \$1.25.

Sizes	34	36	38	40	42	44			
No.	4	8	12	12	12	4			
Oct. 10	2	2	6	8	7	2			Oct. 10 34-36-40-44 ordered.

(This form should be ruled for twelve entries.)

enables the merchant to keep his stock up, avoid the loss of sales and at the same time get the required number of turns from his underwear investment.

The stock should be carefully selected so that sizes will be kept on hand for those who buy the cheaper garment as well as those who desire the better quality of goods. In this day when customers are so particular about fit it is mighty important that a line be selected that embraces a full range of models, for long men, for short men, and the average models. This one requirement is very important and it marks the difference between the goods that satisfy and repeat and those that are unsatisfactory. It is very easy to lose a customer through misfit in underwear. Women are just as critical in their selection of underwear as men, perhaps more so, and the underwear section for women and children should be presided over by a young lady of mature judgment who knows this particular trade, its wants and needs.

In the line for women it is even more important that a careful discrimination of weights and forms be made. The suits want to be well made, they want to fit, they want to have wearing quality and finish and they must fit the form so that they will be, while fitting, also comfortable. The material must be soft and non-irritating.

The selection of a line of underwear should be made from a concern having good "dealer helps," because these are important when it comes

to the selling end. There is perhaps nothing more important in selling underwear than a good window display, and for this forms are indispensable, good forms with a good, careful display of select weights—the most popular ones envired by the right kind of hangers, good cutouts are the next best window trims. "Selling Help" is one of the most useful aids in building up an underwear business and so the underwear line should be selected from a maker that is giving the question of selling helps proper attention.

The clerk who sells underwear in the ladies' lines should be thoroughly conversant with every number, with every form and with every weight, so that the customer may be provided for quickly and yet correctly. There is no department in the store where knowing the goods is more important.

Advertising should be given careful attention, the question of quality, fit, finish, durability, and comfort, should be especially featured in the advertising. Customers want underwear that not only fits and is comfortable, that wears well, but they want underwear

The Book That Takes the Risk Out of Buying

For many years "OUR DRUMMER" with its net guaranteed prices has been famous for taking the risk out of retail buying. This is more than ever the case now in these unusual times. It not only makes buying secure from the price standpoint, but it removes uncertainty in the way of getting goods. Back of the prices in this book are huge open stocks of the merchandise it advertises.

Butler Brothers

Exclusive Wholesalers of
General Merchandise

New York Chicago
St. Louis Minneapolis
Dallas

SERVICE

QUALITY

The Grand Rapids Dry Goods Company

wish their customers, who have also proven themselves friends, as happy and as prosperous a New Year as they have caused us to have this year.

Here is hoping we may all have greater success in 1918.



The Grand Rapids Dry Goods Co.

Exclusively Wholesale

20-22 Commerce Ave. Grand Rapids, Mich.

QUALITY

SERVICE

that has finish and that will hold its shape. So, all of these requirements should be especially featured in the advertising and then your advertising may be varied by calling attention to the lines you carry, to show the fact that you are specializing in underwear for tall, short and medium people, for misses, children, men and women, that your customers may know that your store is the store in which underwear is a specialty and not a side line. Then, with good window displays, with personal letters calling attention of your customers to your underwear offerings, with good advertising in your newspapers, coupling up your advertising with that of the maker and with particular and especial training of clerks in the store, hooked up with an attractive display of the goods in the store at all times and careful attention to keeping up the stock, results can be produced in any store.

There is profit in selling underwear when the right effort is emphasized and a merchant can lay the foundation for better business and more profit by educating his customers from year to year, step by step.

The buyers of the cheaper grades can be lifted up to buying the better quality of goods, and as all merchants know, there is more profit in selling the better grades of underwear. A \$1 item usually costs \$8.50, whereas a \$2.50 garment can be bought from \$18 to \$20 per dozen and it takes no longer to sell a \$2.50 garment than it does to sell a \$1 one. A good garment is always good, always comfortable, always fits, as long as there is anything left of it, but a cheap garment can never be a satisfactory item and yet always it may be worth the money paid for it. So, particular stress and effort should be placed on leading up the trade to a better grade of underwear, it means more satisfied customers and more profit for you.

Of course, the question of weights and sizes is a matter that each merchant must determine for himself. Localities modify these problems so that no set rules can be made for any merchant but the one thing to remember is that underwear must be sold if the desired volume of business is to be reached. It is not so staple that any merchant can reach the desired volume of sales by just keeping underwear. Selling means effort all along the line. Careful attention to buying, careful attention to display, wise use of windows and dealer helps, careful and attractive display in the store coupling up your advertising with that of the maker, a thorough knowledge of the goods and stock, and the right kind of copy in the newspaper.

It is much easier to sell a line of underwear that is generally advertised. Where the line is advertised in farm papers, the retail merchant can take advantage of the demand created by these mediums and by repetition intensify it by his own advertising in newspapers. There is no line of merchandise where coupling up with the manufacturer in adver-

tising can bring better or quicker results than in underwear.

Efforts on underwear should be made now, the real effort should begin before the demand comes from the weather. It is an item about which your customers begin to think early in the season, and as the season advances and the demand intensifies from weather conditions, you will find your customers have practically made up their minds on the underwear question long before they step in to complete the final transaction. So, your window display, your advertising, and your display in the store should be given attention early in the season before the real selling time for underwear begins.

Let me repeat, it is much easier to sell an advertised item than it is underwear of unknown brand or quality and it is better to concentrate on one line, a line that will fill all the needs and requirements of your trade and then, push, push, push sales in all ways. It brings the business and profit.

If you have not done these things or are not doing them with your winter line, there is yet time to begin and then start right with the line for spring.

E. B. Moon.

Activities in Michigan Cities.

Written for the Tradesman.

The Northeastern Michigan Development Bureau will hold its annual banquet in Saginaw Jan. 22. Covers will be laid for 200 people, with Gov. Sleeper as the guest of honor.

In order to save fuel, Saginaw's street lights and electric signs have been reduced 50 per cent.

No more ashes may be thrown on the streets at Muskegon Heights. They are unsightly and besides many sleighs get stalled.

Muskegon boys and girls raised and marketed over \$1,200 worth of garden crops this season under the auspices of the Muskegon Home Garden Association, that city making the best showing per capita of any town in the State. Pupils of the Froebel school for a second time won the banner for having won best results.

The gas and electric company of Sault Ste. Marie declares it must have relief or go into bankruptcy and petitions for an advance in rates from \$1.10 to \$1.45 per 1,000 cubic feet.

A potato show open to St. Clair county will be held Jan. 3-5 at the Chamber of Commerce offices in Port Huron under the direction of this civic body and the farmers.

Nashville has 1,000 to 2,000 hard maple shade trees and a movement has been started to tap them the coming spring and assist in conserving the sugar supply.

For the first time in its history the life saving station at Macatawa will remain open all winter, with three men on the job. The other members of the crew have been drafted into Federal service for duty on the Eastern Coast.

The factory at Middleville made vacant by removal of the Globe Knitting works last summer will be occupied soon by the Western Knit-

ting Co., of Rochester, Mich. Gloves will be made at the start and seventy-five people will be employed.

Hastings is to have a public library at last, the Common Council having taken action to this end. For the present it will be housed in the new high school building and the school and women's club libraries will be combined with it.

The Belding Machine Co., recently organized in that city, is now in active operation. Almond Griffen.

Will Ribbons Come Back?

The ribbon demand is unchanged so far as actual demand is concerned, but the announcement that Paris is using more ribbons in its new models is making the trade here sit up and take notice. Of course, nothing definite has resulted from this announcement and announcements have been made so often in the past that have not improved the demand for ribbons that there is a tendency to await further developments, but despite this fact there is some noticeable interest in the possibility of a wider use of ribbons.

The renewed interest that the dress and waist manufacturers are showing in ribbons which while it is most limited is giving the ribbon trade the idea that possibly this time the forecast is right.

It will be some little time before the new spring ready-to-wear models will have the indorsement of the buyers and until that time nothing can be said as to the further use of ribbons, but in the meantime all quar-

ters are hopeful to say the least.

The one bright spot in the ribbon trade at this time is the dry goods demand for wide fancies which is showing signs of continuing for some time despite the closeness of the holiday season. Should this demand continue through spring in addition to a renewed interest on the part of the cutting up trade in ribbons the result would be most satisfactory to a trade which has gone through several seasons now with little real business showing itself.

Steer Clear of Mannish Effects.

There is a growing disposition in the cloak and suit trade to shun the military and extremely mannish effects in women's coats and suits for spring. Although there is no objection to these creations so long as they are confined to design in which dress goods will serve the purpose, there is a fear that the idea might develop, as most styles for women do, to extremes which would require the use of the men's wear fabrics. Inasmuch as there is now hardly a sufficient supply of these goods to meet the demands of the men's wear trades, women's coat and suit manufacturers do not relish creating a desire for something which they could only supply with great difficulty and in small quantities.

We are manufacturers of TRIMMED AND UNTRIMMED HATS for Ladies, Misses and Children, especially adapted to the general store trade. Trial order solicited.

CORL, KNOTT & CO., Ltd.
Corner Commerce Ave. and Island St.
Grand Rapids, Mich.

Grand Rapids Calendar Co.

PUBLISHERS

WEATHER CHARTS, MARKET BASKET and BANK CALENDARS

We also carry an extensive line of Wall Pockets, DeLuxe, Art Calendars and Advertising Specialties

Order Now Territory Open for Salesmen

GRAND RAPIDS CALENDAR CO.

572-584 SO. DIVISION AVE. - GRAND RAPIDS, MICHIGAN

The spirit of the season prompts us to express our appreciation of your past favors and we extend our best wishes for

A Happy New Year

full of prosperity.

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.



Grand Council of Michigan U. C. T.
Grand Counselor—John A. Hach, Coldwater.
Grand Junior Counselor—W. T. Balamy, Bay City.
Grand Past Counselor—Fred J. Moutier, Detroit.
Grand Secretary—M. Heuman, Jackson.
Grand Treasurer—Lou J. Burch, Detroit.
Grand Conductor—C. C. Starkweather, Detroit.
Grand Page—H. D. Ranney, Saginaw.
Grand Sentinel—A. W. Stevenson, Muskegon.
Grand Chaplain—Chas. R. Dye, Battle Creek.
Next Grand Council Meeting—Jackson.

Good Resolutions which Apply to Any Traveler.

I believe in myself. I am the potential equal of every other human being. I believe I am a business man. When I tell the story of my goods I believe the time I am spending is just as valuable as the time of the man to whom I am speaking. I will approach him without fear; I will tread firmly at every step; I believe I have a mission in the business world.

I am a supplier of needs. I am in position to benefit the world. The goods I sell are desired by it; it only remains to make the world acquainted with the goods. Once my goods are known to the world the world will want them; the world will use them; the world will be glad I have told my story. In this belief I go to every man as one who may become his best friend.

I will be truthful always. In all my dealings with my fellow men I will not by word, act or otherwise give a wrong impression. To build for success I must obtain and hold the confidence of my fellow men. To obtain and hold that confidence I must be truth itself. I will so work that there shall be no flaw in myself. They shall say: "It is the truth. He has said it." This shall be the corner-stone of my success-structure.

I will be ever loyal to my line and my house. I am paid not to sell but to "represent," and this I cannot do unless I am loyal. I cheat myself, my employer and those with whom I deal if I am disloyal. If I cannot be loyal to my line I will not sell it. Among those who sell there is no place for traitors. I scorn to be such. I am a man.

I will know my goods—always—all of them. I cannot fulfill my mission if I do not. Unless I know my goods I am not able to win for myself the highest rewards of salesmanship; I cheat myself. Unless I can tell my story with full knowledge I am not a proper representative of my line; I cheat my employer. Unless I can tell the world all the benefits my goods can give I cheat the world.

I will not speak disparagingly of my competitor or his goods. I owe it to myself not to do this. Each disparaging remark serves only to create curiosity as to my competitor and his goods and this affects me and my goods adversely. Each disparaging remark serves to lower my moral caliber; it makes my progression downward instead of upward. It is evidence that I am not an able salesman; it is evidence that I cannot hold my own and must stoop to underhanded means in my fight for business.

I am a builder of the industry of which I am a part. Each word and act of mine are factors in the progress of this industry—and of the world itself. I will be a credit to that industry. I choose to be known as one who adds something of value and merit to the whole. I will boost the industry. In so doing I elevate myself.

I am a creator of opportunity. I do not wait for it to come, because it seldom comes uninvited. It is more often created by the man—for himself. I want it—for myself. Wherefore, I create it—for myself.

I value my time. And I will not be deceived as to what becomes of my time. I will take accurate account of my activities to the end that each minute may be profitably utilized. My speed toward success depends upon the time I spend in traveling.

I have confidence in myself. I know I can do. The world's greatest successes are but a combination of details, of steps, of movements. And since I can accomplish any one of these success-building details I can build success. I will be a better builder to-day than I was yesterday; each day I will add to the structure. Each day I will review my work of yesterday, and each day I will plan to surpass yesterday. I can build success—I will.

Leaf From a Country Editor's Diary.

Went to office. Devil playing with cat—no fire in stove. Boxed his ears and told him he would never make a Ben Franklin. Smith, the dry goods merchant, called at office and said I had nothing coming from his advertising last month. The bill my wife had charged showed a balance of \$37.28 in his favor. The morning's mail brought five advertising letters and circulars from the geographical survey, U. S. Civil Service Commission, Food Administration, Department of Agriculture, War Department, crop report, Alfalfa Co., Liberty loan campaign, recruiting station and three postals from postmaster requesting a discontinuance of my

paper because parties had moved away, leaving no address. Each owed from two to three years. Tried to collect bills around town to-day. Everybody hard up. Lady called who had received one of my statements. She was angry and said: "I never paid for my paper and never will." We didn't doubt her word. She also said she would report us to the Postmaster General. Jones came in this morning with a four inch advertisement. He may not advertise for weeks, now that he is using so much space this week. Man came in for an auction bill. He thought my charges too high. Spent an hour explaining the high cost of paper stock. Wife just called up and said baby had the croup. She also requested me to bring home for supper one-half pound of oleo, one-quarter pound of codfish and two potatoes. Take me back to the days when the farmer brought in a bushel of potatoes for a year's subscription to the newspaper. Ready print is here. Freight is 8c higher than last week.

End of a perfect day. Just getting into bed. Wife said it was necessary to get warm. Coal man refuses to deliver gold nuggets unless he has cash in advance. Can't get any money until village council meets again. They owe for printing council proceedings and village clerk has gone deer hunting. Verily, the life of the country editor is not all roses and sunshine. Raymond Beers.



Five Stories Completed April, 1917

HOTEL BROWNING GRAND RAPIDS NEWEST

Fire Proof. At Sheldon and Oakes.
Every Room with Bath.
Our Best Rooms \$2.00; others at \$1.50.
Cafeteria - Cafe - Garage

USED AUTOS

My Specialty—Easy Terms or Trade
DORT AGENCY
Dwight's Auto Ex. 230 Ionia Ave., N. W.

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED
Rates \$1.00 and up
EDWARD R. SWETT, Mgr.
Muskegon :: Michigan

CODY HOTEL

GRAND RAPIDS
RATES \$1 without bath
\$1.50 up with bath
CAFETERIA IN CONNECTION



Special Sales

John L. Lynch Sales Co.
No. 28 So Ionia Ave.
Grand Rapids, Michigan

Beach's Restaurant

41 North Ionia Ave.
Near Monroe
GRAND RAPIDS, MICHIGAN

Good Food
Prompt Service
Reasonable Prices
What More Can You Ask?
LADIES SPECIALLY INVITED

HOTEL HERKIMER

GRAND RAPIDS, MICHIGAN
European Plan, 75c Up
Attractive Rates to Permanent Guests
Popular Priced Lunch Room
COURTESY SERVICE VALUE

ELI CROSS Grower of Flowers

And Potted Plants
WHOLESALE AND RETAIL
150 Monroe Ave. Grand Rapids

Use Citizens Long Distance Service



To Detroit, Jackson, Holland, Muskegon, Grand Haven, Ludington, Traverse City, Petoskey, Saginaw, and all intermediate and connecting points.

Connection with 750,000 Telephones in Michigan, Indiana and Ohio.

Citizens Telephone Company

Gabby Gleanings From Grand Rapids

Grand Rapids, Dec. 26—Well, the annual U. C. T. Christmas dancing party is relegated to the realms of history and those present pronounced it one of the greatest social successes in the history of U. C. T.ism. The reception and dance halls were appropriately decorated for the occasion and Christmas chimes of a dozen or more different harmonious tones were distributed through the room. These, together with the popular strains of Tuller's saxophone orchestra, stirred the blood of old and young. Every one of the 100 couples present entered into the Christmas spirit, putting dull care away, and enjoying himself to the utmost. Three rousing cheers were given the committee in charge as a mark of appreciation of their indefatigable efforts, and success in making this the most enjoyable and brilliant social function of the year.

Mr. and Mrs. J. Harvey Mann, 805 Madison avenue, are entertaining as their guests during the holiday season Mr. and Mrs. George Walker, of Blenheim, Ont., and Harry Morris, of Collingwood, Ont.

The members of No. 131 should not forget that the Grand Council is offering a medal as a prize to the one securing the largest number of new members for the year. Also, they recommend that our home Council, in addition to this medal, defray the expenses of the winner to the Grand Lodge convention at Jackson in June. This latter recommendation from the acted upon Grand Council will, doubtless, be acted upon at our next Council meeting Jan. 5, so get busy, men, for the medal alone is worth going after, and if the Council votes to defray the expenses of the winner to the Grand Lodge convention it will be worth your efforts, to say nothing of the value you will be to your Council in helping to increase its membership.

Mr. and Mrs. C. W. Hall and son, Raynor, 425 Fuller avenue, are spending the Christmas holidays in Lansing.

Word comes to us from time to time that this or that member of Grand Rapids Council is pro-German, but knowing the fickleness of Dame Rumor, we are accepting the reports with a grain of salt. We cannot as yet bring ourselves to think that any U. C. T. member, living under the protection of the American Eagle and enjoying the prosperity, liberty and happiness assured him by the stars and stripes, can affiliate himself with a monster in human form who strides like a Colossus over the dead and prostrate bodies of the women and helpless little children of Belgium and France, and who, as shown conclusively in recent investigations, has laid deep seated plots to do likewise to the families of American citizens. There are distinctively but two classes of people in America to-day—the one hundred per cent. Americans and the one-hundred per cent. Germans. There is no longer a fifty-fifty middle ground for us to stand on. Either we are for America or we are against her, and any pro-Germans known to be such should be locked up until the war is over. Their property, if they have any, should be confiscated to help defray the expenses of the war, and they should be sent back to Germany to lick the feet of their idol, the greatest monster of all the ages as "petty men walk under the huge legs and peep about to find themselves a dishonorable grave." Here's hoping Grand Rapids Council has within its fold no idolizers of Bill Hohenzollern and, until we have more conclusive evidence, we shall continue to disbelieve these rumors in the future as in the past.

H. Morris Mann is home from Camp Custer, spending the holidays with his father and mother, Mr. and Mrs. J. Harvey Mann, 805 Madison avenue. Morris says he gets along

all right in the marches until they give the orders to "speed up" when he finds his excess supply of adipose tissue somewhat of a handicap. However, he has worked some of this off and he hopes very soon to go on these forced marches with little or no inconvenience. We all wish you a Happy and Prosperous New Year.

The second pot luck dinner to be given by Grand Rapids Council will be held in the Council rooms, 38-42 Ionia avenue, Saturday evening, Jan. 5, at 6 o'clock. All members, their families and friends are invited. Bring your baskets and come prepared for a big time. Initiation and other business of the Council will take place beginning at 2 o'clock in the afternoon.

Rupert Cain, of the U. S. N., is home with his parents, Mr. and Mrs. W. S. Cain, 1115 Thomas street, during the Christmas holidays. He attended the U. C. T. dancing party Saturday night and made a fine appearance in his navy uniform.

Frank H. Starkey has invented a much called for and useful article which, when placed on the market, we feel sure will bring him in handsome returns. It is a rum board or table provided with hinges and, when not in use on crowded trains—which, by the way, is seldom the case—can be used in the aisles as a seat, and will be greatly appreciated by strap hangers. As a side line Frank says he can use his invention to good advantage for a sample hat case.

Now is a good time to send the Secretary four dollars—two dollars for Council dues to July 1, 1918, and two dollars for assessment for No. 141. If you mail them in together, one receipt will suffice for both and thus save stamps.

A large number of U. C. T. men met at the Hotel Pantlind Sunday morning and proved their loyalty to their country by devoting a large part of the day to securing subscriptions for the Red Cross.

Harry Winchester (Worden Grocer Company) left Thursday for Santa Monica, California, where he and the missus will spend the winter. Harry has acquired the go-to-California habit so firmly that he cannot shake it off.

Fred J. Moutier, of Detroit, best known by the veterans of the eighties and nineties and Grand Past Councilor of Michigan U. C. T., is recovering from a severe attack of pneumonia, contracted early in November, and expects to be able to attend to his duties soon after the first of the year.

Geo. Letter, the Ypsilanti traveling man, died last Wednesday at his home in that city.

J. Henry Dawley (Bunte Bros. Co.) remembered his friends of the trade with Christmas presents in the shape of handsome boxes of choice confectionery.

George A. Pearce says he can stand wheatless days and meatless days, because they come only once a week, but the heatless days he bumps up against every day in the week at the country hotels get his goat.

C. L. Blough, traveling representative for Liggett & Myers Tobacco Co., has been transferred from Petoskey to Benton Harbor, which will be his headquarters hereafter. Mrs. Blough is recovering from a serious operation at the Lockwood hospital, Petoskey, and will be unable to join her husband at Benton Harbor for some weeks yet.

The weakest point on the Michigan Railway Company is Monteith Junction, where tedious delays occur several times every day, discommodating passengers destined for Grand Rapids, Battle Creek, Kalamazoo and Allegan. It is by no means unusual for a limited or express train to be held at Monteith thirty minutes for some imaginary reason apparent only to the frustrated and loud languaged

train dispatcher who appears to be about as capable of holding that position as a shepard dog would be capable of guiding an elephant. The result is that passengers who depend on the road to enable them to keep engagements and make connections at junction points and terminals find themselves greatly inconvenienced and discommodated.

A delegation of Allegan business men visited the district officials of the road—Mr. Morgan and Mr. Brown—a few days ago to protest against the withdrawal of the early car (5:30 a. m.) out of Allegan and the late car in (12:30 a. m.); also to request that the road carry the mails in and out of Allegan, which would expedite the receipt and dispatch of mail very materially. The delegation was given a courteous hearing and subsequently informed by letter that the cars which had been discontinued could not be replaced, but that pouch mail would be carried as a favor to the people of Allegan, although the compensation paid for such service by the Government is not considered adequate. The spokesman of the Allegan delegation feelingly referred to the fact that Allegan merchants were routing all their incoming freight via Mich. Railway Company and intimated that unless all the concessions asked for were granted they might reverse their present policy by ordering their goods shipped over the steam roads again.

Allen F. Rockwell.

Pickings Picked Up in the Windy City.

Chicago, Dec. 24—Chicago will now proceed to finish the Boulevard link connecting Michigan avenue, South, with Lincoln Parkway, North. The famous lawsuit of Kirk Soap Co., pertaining to the value of the property, has been won by the city. This will give Chicago one of the greatest boulevard links in this country.

Christmas business in Chicago exceeded all expectations. The stores were swamped with business. It was almost impossible to get help to take care of the business. People can say all they wish regarding Liberty Loan bonds, Red Cross, Y. M. C. A. and Knights of Columbus, but there seems to be no let-up in money being spent for Christmas presents, taking into consideration the vast amount that has been put into the above.

Real estate deals for the past week have shown considerable improvement, especially in vacant and manufacturing deals. Flat and business deals have been a little slow the past week.

A great number of Camp Grant soldiers are spending the holidays in Chicago. These boys are being entertained by the city in a number of ways. Moving picture shows are gratis. All the theaters are carrying a special rate for their benefit and thousands of them who live so far away that they couldn't make home are being taken care of by residents of the city.

The Police Department of the city is now getting very active in putting the damper on vice. There is hardly a week goes by but what there are from 300 to 500 arrests, covering different offenses. This, no doubt, in a very short space of time will make Chicago one of the cleanest cities in the country, considering its size.

The Red Cross Society will continue to accept donations during the holidays, which, no doubt, will exceed the \$15,000,000 asked for.

One of the largest and most interesting, up-to-date, banquets held in Chicago for some time past was that of what is known as "The Four Minute Men." These gentlemen cover the entire State of Illinois making four-minute speeches in behalf of the Government and patriotism. It is a volunteer organization and is accomplishing considerable good in a number of different ways. They are convincing the pacifists that they are all

wrong in their ideas. They are going into parts of the State where newspapers have but little weight. These four-minute men cover the entire country, working in co-operation with the Government.

Chicago has now had the pleasure of its third lightless night and one can readily see the difference throughout the city. There is hardly an outdoor sign left burning on Thursday or Sunday nights. This ought to be a great fuel-saver and is in co-operation with the Fuel Administration at Washington.

One of the most important Government investigations that has been brought before the public of late is that of the Stock Yards companies, and from what testimony is becoming public, one can readily see that meat, especially, will soon be lower in price.

It is a very good thing that Christmas falls on Tuesday, as Tuesday is Meatless Day, and a great number of people who have not been loyal to the Government's wishes will have one chance to call on the fowl.

W. T. Seibels, business manager of the National Poultry, Butter and Egg Association, talked last week concerning the moving picture educational plan which has been occupying the attention of the trade ever since the National convention. Mr. Seibels declared that the plan offered the organization provides for a guaranteed circulation of thirty copies to reach between 5,000,000 to 6,000,000 people and fifty copies to reach between 8,000,000 and 9,000,000 people. These copies on regular routing, not wasting an hour unnecessarily from one theater to another, will require from twenty to twenty-five weeks. Mr. Seibels said that those who have contributed to the fund and who desire to get the film before the greatest number of people in the least possible time and at the least expense are glad to turn the distribution over to the film people through their exchanges. It is believed that this is the most efficient way to effect the distribution. The film exchanges have their routes worked out in a thorough manner, and as has been stated, it would be impossible to circulate the films in any other way without losing a certain amount of time between theaters, which the system of the exchanges avoids.

The writer wishes the readers of this magazine the compliments of the season and expresses the hope that the coming year will offset all past business.

Charles W. Reattoir.

Boonlets From Bay City.

Bay City, Dec. 24—E. G. Cole, of the Cole-Grimore Mercantile Co., Augres, with Mrs. Cole, passed through the city Friday on their way to Los Angeles, where they will spend the winter.

Sam. Anker, East Tawas, proprietor of the Holland Hotel, one of the best known hotel men in Northern Michigan, died Wednesday after an illness of over a year.

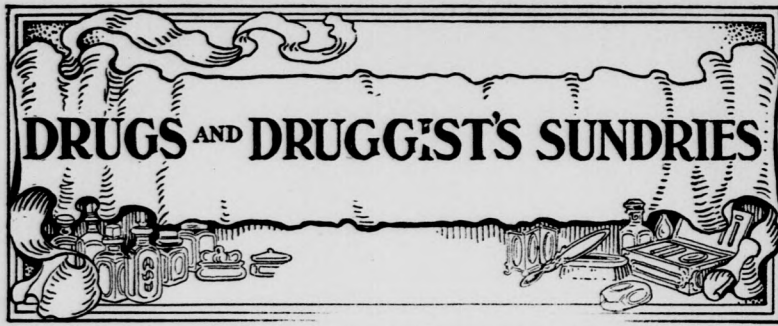
As a result of a conference between W. H. Boutell, local fuel administrator, and the coal miners and operators, all the coal mines in Bay county were operated Sunday with full crews, which increased the fuel supply nearly 1,000 tons.

Frank La Duke, owner and proprietor of the New Alpena Hotel, Alpena, has sold the property to O'Neil Bros., proprietors of the Union Hotel, who have taken possession.

William T. Ballamy.

The Kaiser has issued an edict that after the war is over the men of Germany will have to take two or more wives, in order to repopulate the country. Is this a threat which the Kaiser is making in order to keep them in the trenches?

There is nothing so "lucky" as advertising.



Michigan Board of Pharmacy.

President—Leonard A. Seltzer, Detroit.
Secretary—Edwin T. Boden, Bay City.
Treasurer—George F. Snyder, Detroit.
Other Members—Herbert H. Hoffman, Sandusky; Charles S. Koon, Muskegon.
Next Examination Session—Detroit, January 15, 16 and 17, 1918.

Michigan State Pharmaceutical Association.

President—P. A. Snowman, Lapeer.
Secretary—F. J. Wheaton, Jackson.
Treasurer—E. E. Faulkner, Delton.
Next Annual Meeting—Detroit.

Michigan Pharmaceutical Travelers' Association.

President—W. F. Griffith, Howell.
Secretary and Treasurer—Walter S. Lawton, Grand Rapids.

Corn Cures And Salves.

Compound Salicylated Collodion is an excellent preparation and is prepared as follows:

Salicylic Acid 1 oz.
Extract of Cannabis Indica .80 gr.
Alcohol 1 oz.
Flexible Collodion, to make 9 ozs.

Dissolve the extract in the alcohol and the acid in about five ounces of flexible collodion previously weighed into a tared bottle. Then add the former solution to the latter and finally add enough of the collodion to make nine average ounces.

This is to be painted on the corn every night for three or four nights with a camel's hair pencil followed by a hot foot bath when the corn can be picked out. If the first treatment does not entirely extract the corn it should be repeated. This and similar preparations should be dispensed in small vials, and the top of the bottle and cork should receive a coating of melted paraffin to prevent evaporation of the ether and alcohol. A small camel's hair pencil should accompany the bottle.

Salves.

(a) Salicylic Acid ½ oz.
Simple Cerate 4 ozs.

Mix well.

This is to be applied to the corn on a piece of cloth every night for three or four nights, then follow with a hot foot bath when the corn may be picked out.

(a) Salicylic Acid ½ oz.
Ammonium Chlorid 1 oz.
Acetic Acid, Glacial 2 dr.
Wool Fat, Hydrous 1 oz.
White Wax 1 oz.
Lard 4 oz.

Melt the wax, incorporate the lard and wool fat, allow the mixture to cool somewhat, and thoroughly incorporate the other ingredients. Use like the preceding.

Some Interesting Store Orders.

Flanel tea for baby (fennel).
A box man-eating tablets (make man).
Observant cotton (absorbent).
Automatic cascara.

Petticoat paste (Pebeco).

"Please sent me 25c of those black cloth in those small holes" (porous plaster).

Mentallanium (mentholatum).

Pepperminted potatase (perman-ganate potash).

Sodom and foasfait (sod-phos.).

Perix ide of I. Dragene (H-O-).

Powdered cast steel soap.

Lystrean (Listerine).

Queen Raymond Victoria Plaster (Raymond Pectoral Plaster).

Diadem dyes.

Pherasic acid (boracic ac.).

Slippery ellen bark.

Mackneischerera (magnesia).

Tintur I. O. Dine.

Hykerpiker (Hierapicra).

Permergated potash.

Bleaching Process Used By Laundries

Make a strong solution of chloride of lime (hypochlorite of lime—bleaching powder) in water, allow to settle, and draw off the clear liquid. Rinse the goods in clean water containing about 5 per cent. of sulphuric acid, and then pass them slowly through the bleaching solution. They should then be well rinsed in water containing a little carbonate of soda. If the cloth is much colored it may be necessary to allow it to remain for a short time in the bath. This is the usual method of bleaching in laundries.

Cloudiness in Chloroform Liniment.

A soap liniment which is made from true castile soap, as required by the Pharmacopoeia, will not cloud when mixed with chloroform. Much of the castile soap of the market, however, contains animal fats—stearates and palmitates. A liniment made with such a soap is likely to precipitate in part when mixed with chloroform.

Another cause of such cloudiness, at times met, is a deficiency of alcohol in the soap liniment, due to excess of water in the soap, or to carelessness in the making.

Stronger Than a Call.

A young rector went to Phillips Brooks one day and said to him:

"Bishop, I have come to you in a perplexity. In my present church I am getting \$900 a year, and I have just received a call from another church that offers \$4,000. What would you do, sir, if you were in my place?"

"My boy," replied the Bishop, "did I understand you to refer to that offer from the other church as a call?"

"Yes, sir," was the reply.

"That isn't a call, my boy," answered the bishop. "I would call that a yell."

Status of the Drug Market.

Saccharine is lower under the depressing influence of a lack of demand of consequence and cheaper offerings for future delivery. Natural sassafras oil is a strong feature of the market. Supplies of that commodity are light and diminishing and a further advance occurred in prices. Light soda ash is firm among second hands, supplies available for prompt delivery apparently being small. Acetphenetidin is lower owing to an absence of demand of consequence and competition between first and second hands. A further advance has occurred in nitrate of silver. Naphthalene is firm with a fairly active demand. Citric acid is rather more active among second hands. Clove oil is lower under freer offerings due to a lack of demand of consequence and also because of a reaction recently in the spice. The demand for gum arabic has been rather quiet of late, and the market is easier, with amber sorts obtainable at concessions. Higher prices are demanded for henna leaves, supplies having diminished. Nitrate of silver has been advanced by manufacturers to 55¢ per ounce in lots of 500 ounces. Acetphenetidin has been reduced by manufacturers of \$6.75 per pound, and it is said to be possible to purchase at \$6.50. The demand has been light recently and competition is keener. Quicksilver is scarce and strong, with up to \$130 per flask demanded of some second hands. Refined glycerine seems to be firmer, so far as first hands are concerned, although no change has occurred in prices. It is said to be possible to purchase in second hands at concessions. A bid of 61c per pound for dynamite glycerine for delivery over the first six months of 1918 is reported to have been rejected. Naphthalene is in fairly active demand and the market presents a firm appearance.

Limiting Drug Profits.

Limitation of profits on drugs manufactured in this country on licenses to use German-owned patents is being exercised by the Federal Trade Commission to reduce the high prices which have prevailed since the war began. In announcing that the Abbott Laboratories, of Chicago, had been licensed to manufacture "veronal," a hypnotic and nerve calmate, the Commission said that the drug

would be produced for \$20 a pound and sold "at a 15 per cent. profit." The present price is \$40 a pound. The drug hereafter will be known as "Barbital."

The Rector Chemical Co. and the Farbwerke Hoechst Co., both of New York, have been licensed to manufacture "ovocain," a local anaesthetic extensively used in surgery, which in future will be called "pro-caine." Recent sales have been made at a rate of \$720 a pound, but the Rector Co. believes the drug can be made for \$65, and agreed to sell at about \$95 a pound. Right to fix the price was reserved by the Commission.

Had a Run For His Money.

John J. Dooley bought a ticket, and then, going out on the platform said: "How soon does the train start?"

"Why, there she goes now," said the baggageman. "You've just missed her."

Mr. Dooley kept on the track and set out in pursuit of the train with all his might. But in two or three minutes he came trudging back.

A laughing crowd had gathered, and the baggageman said: "Well, did you catch her?"

"No," said Dooley, "but, by jingo, I made her puff."



It's Pure, That's Sure

Piper Ice Cream Co.
Kalamazoo, Mich.

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

"CRITERION" House Paint, Flat Wall Paint and Finishes

THE CRITERION PAINT LINE is made especially for Michigan needs—gives perfect protection, maximum spread and costs little compared with brands that offer less.

SOME MICHIGAN TERRITORIES are still open for the right kind of agent. **Write for our agent proposition NOW.** Know the facts—then you will make no mistake.

Heystek & Canfield Co.
GRAND RAPIDS MICHIGAN

Creditors of Williams Bros. Are Paid in Full.

Detroit, Dec. 24—Doubtless it will be a pleasant surprise to the majority of the creditors of the Williams Brothers Co. to learn that not only are they to receive 100 cents on the dollar on their claims, but that the Security Trust Company, receiver, has included interest in the checks for the final payment, which will be made to-day.

The business of the Williams Brothers Co., was established many years ago. It grew from a very small beginning to one of the largest of its kind in the country. Among its properties, in July, 1916, when the Security Trust Company was appointed receiver, were over forty canning, bottling and salting stations scattered throughout the State, where tomatoes, cabbages, cucumbers and other vegetables were purchased from growers in the vicinity and prepared for the market in bulk. At the large Detroit plant, corner Grand River avenue and Lorraine street, the entire product was assembled, finished and packed for shipment to all parts of the United States and to many foreign countries. "Mr. Pickle of Michigan" was a well known character in the American household.

On July 14, 1916, when the receiver was appointed, the company's liabilities totaled \$758,287.18. The assets had a book value of \$1,271,848.16. The season for the purchase of the annual crop was at hand, contracts for purchase of the products of more than 4,000 growers were in force, and the company found itself without means to finance its business.

The Security Trust Company applied to the court for permission to issue receiver's certificates, having been granted, the receiver advanced the business \$175,000, which was all paid off within the succeeding five months.

From July, 1916, to May, 1917, the receiver conducted the business, han-

dling the 1916 crop and fulfilling contracts the company had taken for sale of the finished product. At the close of the packing season, after selling the residue of the merchandise on hand, the equipment of the Detroit plant and the country stations were sold and the business discontinued.

The Detroit plant was sold subsequently to Detroit capitalists. Besides paying the indebtedness of the company in full, the receiver has added to the last dividend, \$26,804.03 by way of interest from July 14, 1916, to December 22, 1917.

It is expected that, after having paid the indebtedness of the company in full, together with interest, the receiver will still be able to make a substantial payment to the preferred stockholders.

Read By Everyone.

The Michigan Tradesman recently issued its thirty-fourth anniversary edition, which was full of classy advertising and carried several extra columns of spicy reading matter. This paper is a credit to Mr. Stowe and to Grand Rapids and it is read by everyone who can borrow or steal it. It is a weekly paper which all business people look forward to getting with pleasure. More power to you, Mr. Stowe. Mancelona News.

The goal of life is imminent in each moment, each thought, word, act, and does not have to be sought apart from these. It consists in no specific achievement, but the state of mind in which everything is done, the quality infused into existence. The function of man is not to attain an object, but to fulfill a purpose; not to accomplish but to be accomplished.—Stephen Berrien Stanton.

1917 and 1918

Christmas and New Years

The observance and celebration of the Christmas and New Year holidays have a particular significance and a new meaning to us all at this time.

The year 1917 has been a good year for business from the standpoint of volume, but uncertainty has prevailed on account of the constant changing of values. Added to this our part in the greatest war the world has ever recorded in its history, we come to the close of the year with more thoughtfulness, with greater consideration and concern in our minds as to what the future has in store for us, individually and collectively.

We are, however, just now the most liberty loving, the best governed and the ablest nation in all the world. We are, therefore, in a measure forgetting our trials and burdens and our anxiety for the future, and join all our people throughout this great land in a voice of thankfulness for loyalty, good business, and the spirit of good will that prevails throughout the citizenship of our country.

Yours Sincerely,

Hazeltine & Perkins Drug Co.

Grand Rapids, Michigan

WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue

Acids	Cubebs 9 00@9 25	Capsicum @2 15
Boric (Powd.) .. 13@ 25	Eigebon 2 75@3 00	Cardamon @2 10
Boric (Xtal) 18@ 25	Eucalyptus 1 25@1 35	Cardamon, Comp. @1 60
Carbolic 75@ 78	Hemlock, pure .. 1 75@2 00	Catechu @1 60
Citric 94@1 00	Juniper Berries 20 00@20 20	Cinchona @2 35
Muriatic 3 1/4@ 5	Juniper Wood .. 2 75@3 00	Colchicum @2 40
Nitric 9@ 15	Lard, extra 2 10@2 20	Cubebs @2 35
Oxalic 65@ 70	Lard, No. 1 1 85@1 95	Digitalis @1 90
Sulphuric 3 1/4@ 5	Lavender Flow. 7 00@7 25	Gentian @1 50
Tartaric 1 05@1 10	Lavender, Gar'n 1 25@1 40	Ginger @2 50
	Lemon 2 00@2 25	Guaiaac @1 90
Ammonia	Linseed, boiled bbl. @1 28	Guaiaac, Ammon. @1 80
Water, 26 deg. 17@ 25	Linseed, bld. less 1 38@1 48	Iodine @1 80
Water, 18 deg. 12@ 20	Linseed, raw, bbl. @ 27	Iodine, Colorless @1 75
Water, 14 deg. 10 1/2@ 15	Linseed, rw less 1 37@1 47	Iron, clo. @1 60
Carbonate 14 @ 16	Mustard, true, oz. @ 25	Kino @1 65
Chloride 25 @ 35	Mustard, artifil oz. @ 20	Myrrh @2 50
	Neatsfoot 1 80@1 95	Nux Vomica @1 75
Balsams	Olive, pure 3 75@5 00	Opium @2 50
Copaiba 1 40@1 65	Olive, Malaga, yellow 3 50@3 60	Opium, Camph. @1 80
Fir (Canada) .. 1 25@1 50	Olive, Malaga, green 3 50@3 60	Opium, Deodor'd @2 50
Fir (Oregon) .. 40@ 50	Orange, Sweet .. 4 25@4 50	Rhubarb @1 65
Peru 5 50@5 75	Origanum, pure .. @ 50	
Tolu 1 20@1 40	Origanum, com'l @ 75	Paints
	Pennyroyal 2 25@2 50	Lead, red dry .. 11 1/4@11 3/4
Barks	Peppermint 4 50@4 75	Lead, white dry 11 @11 1/2
Cassia (ordinary) 25@ 30	Rose, pure 30 00@32 00	Lead, yellow oil 11 @11 1/2
Cassia (Saigon) 90@1 00	Rosemary Flows 1 50@1 75	Ochre, white bbl. @ 1 1/2
Elm (powd. 35c) 30@ 35	Sandalwood, E. I. 17 00@17 25	Ochre, yellow less 2 @ 5
Sassafras (pow. 35c) @ 30	Sassafras, true 2 00@2 25	Putty 3@ 6
Soap Cut (powd.) 35c 23@ 25	Sassafras, artifil 50@ 60	Red Venet'n bbl. 1 1/2@ 5
	Spearmint 4 75@5 00	Red Venet'n less 2 @ 5
Berries	Sperm 2 25@2 35	Vermillion, Amer. 25@ 30
Cubeb 1 40@1 50	Tansy 4 75@5 00	Whiting, bbl. @ 3
Fish 20@ 25	Tar, USP 35@ 50	Whiting 3 1/4@ 6
Juniper 9@ 15	Turpentine, bbls. @ 54	L. H. P. Prep'd. 2 15@2 25
Prickley Ash @ 30	Turpentine, less 59@ 64	
	Wintergreen, tr. 5 50@5 75	Miscellaneous
Extracts	Wintergreen, sweet birch 4 00@4 25	Acetanand 1 00@1 10
Licorice 60@ 65	Wintergreen art 1 25@1 50	Alum 12@ 15
Licorice powdered 85@ 90	Wormseed 10 50@10 75	Alum, powdered and ground 14@ 17
	Wormwood 5 75@6 00	Bismuth, Subnitrate 3 60@3 70
Flowers		Borax xtal or powdered 10@ 15
Arnica 2 50@2 75	Gums	Cantharides po 2 00@6 00
Chamomile (Ger.) 75@1 00	Acacia, 1st 75@ 80	Calomel 2 56@2 60
Chamomile Rom. 2 00@2 20	Acacia, 2nd 65@ 75	Capsicum 35@ 40
	Acacia, Sorts 40@ 50	Carmine 6 50@7 00
	Acacia, powdered 60@ 70	Cassia Buds @ 40
	Aloes (Barb. Pow) 30@ 40	Cloves 77@ 85
	Aloes (Cape Pow) 20@ 25	Chalk Prepared .. 12@ 15
	Aloes (Soc. Pow. 60) @ 55	Chalk Precipitated 10@ 15
	Asafoetida, @2 25	Chloroform 90@ 97
	Asafoetida, Powd. Pure @2 50	Chloral Hydrate 1 92@2 12
	Camphor 92@ 95	Cocaine 11 75@12 30
	Guaiaac 45@ 50	Cocoa Butter 50@ 60
	Guaiaac, powdered @ 60	Corks, list, less 55% 2
	Kino 70@ 75	Copperas, bbls. @ 2
	Kino, powdered .. 75@ 80	Copperas, less .. 2 1/2@ 7
	Myrrh @ 55	Copperas, powd. .. 4@ 10
	Myrrh, powdered @ 60	Corrosive Sublim. 2 30@2 40
	Opium 40 00@40 20	Cream Tartar 68@ 75
	Opium, powd. 42 00@42 20	Cuttlebone 65@ 70
	Opium, gran. 42 00@42 20	Dextrine 10@ 15
	Shellac 70@ 80	Dover's Powder 5 75@6 00
	Shellac, Bleached 85@ 90	Emery, All Nos. 10@ 15
	Tragacanth 2 50@3 00	Emery, Powdered 8@ 10
	Turpentine 10@ 15	Epsom Salts, bbls. @ 4 1/2
		Epsom Salts, less 5@ 8
		Ergot 1 25@1 60
		Ergot, powdered 2 75@3 00
		Flake White 15@ 20
		Formaldehyde, lb. 24@ 30
		Gelatine 1 75@1 90
		Glassware, full cs. 58%
		Glassware, less 50%
		Glauber Salts, bbl. @ 2 1/4
		Glauber Salts, less 3@ 6
		Glue, Brown 25@ 35
		Glue, Brown Grd. 25@ 35
		Glue, White 30@ 35
		Glue, White Grd. 30@ 35
		Glycerine 76@ 81
		Hops 45@ 60
		Iodine 5 60@5 90
		Iodoform 6 59@6 74
		Lead, Acetate 21@ 25
		Lycopodium 2 75@3 00
		Mace 85@ 90
		Mace, powdered 95@1 00
		Menthol 4 25@4 50
		Morphine 16 60@17 00
		Nux Vomica, pow. 2 1/2@ 30
		Nux Vomica, pure @ 20
		Pepper, black pow. 35@ 40
		Pepper, white @ 46
		Pitch, Burgundy .. @ 15
		Quassia 12@ 15
		Quinine 90@1 00
		Rochelle Salts 48@ 55
		Saccharine, oz. @3 80
		Salt Peter 36@ 45
		Seidlitz Mixture .. 41@ 45
		Soap, green 20@ 30
		Soap mott castile 22 1/2@ 25
		Soap, white castile case @19 00
		Soap, white castile less, per bar @2 00
		Soda Ash 5 1/2@ 10
		Soda Bicarbonate 3@ 6
		Soda, Sal 2@ 5
		Spirits Camphor .. @1 25
		Sulphur, roll 4 1/2@ 10
		Sulphur, Subl. 4 9-10@ 10
		Tamarinds 15@ 20
		Tartar Emetic @ 90
		Turpentine, Ven. 50@4 75
		Vanilla Ex. pure 1 50@2 00
		Witch Hazel 1 35@1 75
		Zinc Sulphate 10@ 15

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED		DECLINED	
AMMONIA Arctic Brand 12 oz. ovals, 2 doz. box 2 40		CHEESE Karo Syrup	
AXLE GREASE Frazer's 1lb. wood boxes, 4 doz. 3 00 1lb. tin boxes, 3 doz. 2 35 3 1/2 lb. tin boxes, 2 doz. 4 25 10lb. pails, per doz. 6 00 15lb. pails, per doz. 7 20 25lb. pails, per doz. 12 00		CHEWING GUM Adams Black Jack 65 Adams Sappota 70 Beeman's Pepsin 65 Beechnut 65 Doublemint 67 Flag Spruce 65 Hershey Gum 45 Juicy Fruit 67 Sterling Gum Pep. 65 Spearmint, Wrigleys 67 Spearmint, 6 box jars 3 85 Yucatan 65 Zeno 65 O. K. Gum 70 Wrigleys (5 box asstd.) 65	
BAKED BEANS No. 1, per doz. 1 35 No. 2, per doz. 2 25 No. 3, per doz. 2 75		CHOCOLATE Walter Baker & Co. German's Sweet 24 Premium 35 Caracas 28 Walter M. Lowney Co. Premium, 1/4s 35 Premium, 1/2s 35	
BATH BRICK English 95		CLOTHING LINE Per doz No. 40 Twisted Cotton 1 65 No. 50 Twisted Cotton 2 00 No. 60 Twisted Cotton 2 50 No. 80 Twisted Cotton 2 65 No. 50 Braided Cotton 2 25 No. 60 Braided Cotton 2 40 No. 80 Braided Cotton 2 90 No. 50 Sash Cord 3 00 No. 60 Sash Cord 3 50 No. 60 Jute 1 25 No. 72 Jute 1 40 No. 60 Sisal 1 30	
BLUING Jennings' Condensed Pearl Bluing Small, 3 doz. box 1 95 Large, 2 doz. box 2 40		CONDENSED MILK Carnation, Tall 6 20 Carnation, Baby 6 10 Dunde, Tall 5 50 Dunde, Baby 5 40 Hebe, Tall 5 10 Hebe, Baby 5 00	
BREAKFAST FOODS Bear Food, Pettijohns 2 85 Cracked Wheat, 24-2 4 60 Cream of Wheat 7 50 Quaker Puffed Rice 4 30 Quaker Puffed Wheat 4 30 Quaker Brkfst Biscuit 1 90 Quaker Corn Flakes 2 75 Washington Crisps 2 30 Wheatena 5 10 Grape Nuts 2 85 Sugar Corn Flakes 2 80 Holland Rusk 3 80 Krinkle Corn Flakes 2 80 Mapl-Flake, Whole Wheat 4 05 Minn. Wheat Food 6 50 Ralston Wheat Food Large, 18s 2 80 Ralston Wht Food 18s 1 95 Ross's Whole Wheat Biscuit 4 50 Saxon Wheat Food 4 25 Shred Wheat Biscuit 2 25 Triscuit, 18 2 50 Pillsbury's Best Cer'l Post Toasties, T-2 3 30 Post Toasties, T-3 3 30 Post Tavern Porridge 2 80		COCONUT Dunham's per lb. 1/4s, 5 lb. case 32 1/4s, 5 lb. case 31 1/4s, 15 lb. case 31 1/2s, 15 lb. case 30 1s, 15 lb. case 29 1/4s & 1/2s, 15 lb. case 30 5 and 10c pails 4 25 Bulk, pails 20 Bulk, barrels 18 1/2 Baker's Brazil Shredded 70 5c pkgs., per case 3 00 36 10c pkgs., per case 3 00 16 10c and 33 5c pkgs., per case 3 00 Bakers Canned, doz. 1 10	
BROOMS Fancy Parlor, 25 lb. 9 00 Parlor, 5 String, 25 lb. 8 25 Standard Parlor, 23 lb. 8 00 Common, 23 lb. 7 50 Special, 23 lb. 7 25 Warehouse, 23 lb. 10 00		COFFEES ROASTED Rio Common 19 Fair 19 1/2 Choice 20 Fancy 21 Peaberry 23 Santos Common 20 Fair 20 1/2 Choice 21 Fancy 23 Peaberry 23 Maracalbo Fair 24 Choice 25 Mexican Choice 25 Fancy 26 Guatemala Fair 25 Fancy 28	
BRUSHES Scrub Solid Back, 8 in. 1 00 Solid Back, 11 in. 1 25 Pointed Ends 1 00 Stove No. 3 1 00 No. 2 1 50 No. 1 2 00 Shoe No. 1 1 00 No. 2 1 30 No. 3 1 70 No. 4 1 90		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
BUTTER COLOR Dandelion, 25c size 2 00		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
CANDLES Paraffine, 6s 12 1/2 Paraffine, 12s 13 1/2 Wicking 46		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
CANNED GOODS Apples 3 lb. Standards 5 25 No. 10 5 25 Blackberries 2 lb. 2 25 Standard No. 10 9 50 Beans Baked 1 25@2 25 Red Kidney 1 25@1 35 String 1 50@2 00 Wax 1 50@2 00 Blueberries Standard 1 75 No. 10 8 00		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
CHEESE Acme 29 Carson City 28 Brick 32 Leiden 28 Limburger 32 Pineapple 28 Edam 28 Sap Sago 28 Swiss, Domestic 28		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
CLAMS Little Neck, 1 lb. 1 60 Clam Bouillon Burnham's 1/2 pt. 2 25 Burnham's pts 3 75 Burnham's qts 7 50		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
CORN Fair 1 85 Good 1 85 Fancy 1 85		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
FRENCH PEAS Monbadon (Natural) per doz. 1 25 Gooseberries No. 2, Fair 1 35 No. 2, Fancy 1 35 Hominy Standard 1 25		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
LOBSTER 1/4 lb. 1 90 1/2 lb. 3 10 Picnic Flat 3 75		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
MACKEREL Mustard, 1 lb. 1 80 Mustard, 2 lb. 2 80 Soused, 1 1/2 lb. 1 60 Soused, 2 lb. 2 75 Tomato, 1 lb. 1 50 Tomato, 2 lb. 2 80		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
MUSHROOMS Buttons, 1/2s 30 Buttons, 1s 30 Hotels, 1s 44		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
OYSTERS Cove, 1 lb. 1 20 Cove, 2 lb. 1 80		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
PEACHES Marrowfat 1 25@1 35 Early June 1 50@1 60 Early June siftd 1 60@1 75		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
PEARS IN SYRUP No. 3 can, per dz. 2 50@3 00		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
PEAS Pie 1 25@1 50 No. 10 size can pie 3 75		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
PINEAPPLE Grated 1 75@2 10 Sliced 1 45@2 60		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
PUMPKIN Fair 1 30 Good 1 40 Fancy 1 50 No. 10 3 90		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
RASPBERRIES No. 2, Black Syrup 2 00 No. 10, Black 10 50 No. 2, Red Preserved 3 00 No. 10, Red, Water 10 50		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
SALMON Warrens, 1 lb. Tall 3 35 Warrens, 1 lb. Flat 3 45 Red Alaska 2 85 Med. Red Alaska 2 60 Pink Alaska 2 20		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
SARDINES Domestic, 1/4s 6 50 Domestic, 1/2 Mustard 6 50 Domestic, 3/4 Mustard 6 25 Norwegian, 1/4s 15@18 Portuguese, 1/2s 30@35		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
SAUER KRAUT No. 3, cans 2 75 No. 10, cans 2 00		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
SHRIMPS Dunbar, 1s doz. 1 25 Dunbar, 1 1/2s doz. 2 40		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
SUCCOTASH Fair 1 90 Good 1 90 Fancy 1 90		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
STRAWBERRIES Standard 2 00 Fancy 2 75		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
TOMATOES No. 1 1/2 1 40 No. 2 1 75 No. 10 8 60		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
TUNA 1/4s, 4 doz. in case 4 50 1/2s, 4 doz. in case 7 50 1s, 4 doz. in case 10 00		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
CATSUP Van Camp's, 1/2 pints 1 90 Van Camp's pints 2 75		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
WAX Standard 1 75 No. 10 8 00		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	
WAX Standard 1 75 No. 10 8 00		CONDENSED MILK Condensed Milk 5 1/2 oz. bottles, 2 doz. 2 60 Pints, tin, 2 doz. 6 15 Quarts, tin, 1 doz. 6 75 1/2 gal. tins, 1 doz. 10 75 Gal. tins, 1/2 doz. 10 25 5 Gal. tins, 1-6 doz. 18 50	

Java Private Growth 26@30 Mandling 31@35 Aukola 30@32 Mocha Short Bean 25@27 Long Bean 24@25 H. L. O. G. 26@28 Bogota Fair 24 Fancy 26 Exchange Market, Steady Spot Market, Strong Package New York Basis Arbuckle 21 50 McLaughlin's XXXX McLaughlin's XXXX package coffee is sold to retailers only. Mail all or- ders direct to W. F. Mc- Laughlin & Co., Chicago.	Walnuts, Naples 22 Walnuts, Grenoble 22 Table nuts, fancy 16 1/2 Pecans, Large 17 Pecans, Ex. Large 20 Shelled No. 1 Spanish Shelled Peanuts 16 @16 1/2 Ex. Lg. Va. Shelled Peanuts 16 1/2 @17 Pecan Halves @90 Walnut Halves 65 Filbert Meats @42 Almonds @60 Jordan Almonds	FLAVORING EXTRACTS Jennings D C Brand Pure Vanilla Terpenes Pure Lemon Per Doz. 7 Dram 15 Cent 1 20 1 1/4 Ounce 20 Cent 1 75 2 Ounce 30 Cent 2 60 2 1/4 Ounce 35 Cent 2 75 2 1/2 Ounce 40 Cent 3 00 4 Ounce 55 Cent 5 00 8 Ounce 90 Cent 8 50 7 Dram Assorted 1 25 1 1/4 Ounce Assorted 2 00	FLOUR AND FEED Grand Rapids Grain & Milling Co. Winter Wheat Purity Patent 11 35 Fancy Spring 12 50 Wizard Graham 11 00 Wizard, Gran. Meal 12 00 Wizard Buckw't cwt. 7 00 Rye 11 00 Kaw's Best 12 50 City Milling Co. Lily White 11 50 Light Loaf 11 10 Graham 4 90 Granena Health 5 00 Gran. Meal 5 50 Bolted Meal 5 40 Watson-Higgins Milling Co. New Perfection 11 50 Tip Top Flour 11 10 Golden Sheaf Flour 10 60 Marshalls Best Flour 12 00 Watertown Wisconsin Rye 10 00 Worden Grocer Co. Quaker, 1/8s cloth 10 85 Quaker, 1/4s cloth 10 75 Quaker, 1/2s cloth 10 65 Quaker, 3/4s paper 10 75 Quaker, 1/4s paper 10 65 Kansas Hard Wheat Worden Grocer Co. American Eagle, 1/8s 11 85 American Eagle, 1/4s 11 75 American Eagle, 1/2s 11 65 Spring Wheat Judson Grocer Co. Ceresota, 1/8s cloth 12 30 Ceresota, 1/4s cloth 12 20 Ceresota, 1/2s cloth 12 10 Worden Grocer Co. Wingold, 1/8s cloth 12 00 Wingold, 1/4s cloth 12 05 Wingold, 1/2s cloth 11 95 Meal Bolted 10 55 Golden Granulated 10 75 Wheat Red 2 08 White 2 05 Oats Michigan carlots 65 Less than carlots 68 Corn Carlots 2 14 Less than carlots 2 17 Hay Carlots 20 00 Less than carlots 22 00 Feed Street Car Feed 75 00 No. 1 Corn & Oat Fd 75 00 Cracked Corn 80 00 Coarse Corn Meal 80 00 FRUIT JARS Mason, pts., per gro. 7 00 Mason, qts., per gro. 7 40 Mason, 1/2 gal., per gro. 9 85 Mason, can tops, gro. 2 75 GELATINE Cox's, 1 doz. large 1 45 Cox's, 1 doz. small 90 Knox's Sparkling, doz. 1 75 Knox's Sparkling, gr. 20 50 Knox's Acidu'd doz. 1 85 Minute, 1 doz. 1 25 Minute, 3 doz. 3 75 Nelson's 1 50 Oxford 75 Plymouth Rock, Phos. 1 40 Plymouth Rock, Plain 1 25 Waukesha 1 60 GRAIN BAGS Broad Gauge, 12 oz. 24 Climax, 14 oz. 29 Stark, A, 16 oz. 29 HERBS Sage 15 Hops 15 Laurel Leaves 15 Senna Leaves 25 HIDES AND PELTS Hides Green, No. 1 16 Green, No. 2 15 Cured, No. 1 18 Cured, No. 2 17 Calfskin, green, No. 1 24 Calfskin, green, No. 2 22 1/2 Calfskin, cured, No. 1 26 Calfskin, cured, No. 2 24 1/2 Horse, No. 1 6 00 Horse, No. 2 5 00 Pelts Old Wool 75@2 00 Lambs 50@1 50 Shearlings 50@1 50 Tallow Prime @13 No. 1 @12 No. 2 @11
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Wool
Unwashed, med. . . @60
Unwashed, fine . . . @55

FURS
Coon, large . . . 3 50
Coon, medium . . . 2 50
Coon, small . . . 1 00
Mink, large . . . 4 50
Mink, medium . . . 3 25
Mink, small . . . 2 00
Muskrats, winter . . . 65
Muskrats, fall . . . 45
Muskrats, small fall . . . 30
Skunk, No. 1 . . . 4 25
Skunk, No. 2 . . . 3 00
Skunk, No. 3 . . . 1 90
Skunk, No. 4 . . . 90

HONEY
A. G. Woodman's Brand.
7 oz., per doz.
20 oz., per doz. 3 90

HORSE RADISH
Per doz. 90

JELLY
5lb. pails, per doz.
15lb. pails, per pail . . . 1 30
30lb. pails, per pail . . . 2 50

Jiffy-Jell
Straight or Assorted
Per doz. 1 15
Per case, per 4 doz. . . 4 60
Eight Flavors: Raspberry,
Strawberry, Cherry, Lemon,
Orange, Lime, Pine-
apple, Mint.

JELLY GLASSES
1/2 pt. in bbls., per doz. 25
1/2 pt. in bbls., per doz. 27
8 oz. capped in bbls.,
per doz. 27

MAPLEINE
2 oz. bottles, per doz. 3 00
1 oz. bottles, per doz. 1 75
16 oz. bottles, per dz. 16 50
32 oz. bottles, per dz. 30 00

MINCE MEAT
Per case 3 75

MOLASSES
New Orleans
Fancy Open Kettle . . . 56
Choice 52
Good
Stock

Half barrels 2c extra
Red Hen, No. 2 . . . 2 30
Red Hen, No. 2 1/2 . . . 2 90
Red Hen, No. 5 . . . 2 80
Red Hen, No. 10 . . . 2 65
Uncle Ben, No. 2 . . . 2 30
Uncle Ben, No. 2 1/2 . . . 2 90
Uncle Ben, No. 5 . . . 2 80
Uncle Ben, No. 10 . . . 2 65
Ginger Cake, No. 2 . . . 2 65
Ginger Cake, No. 2 1/2 . . . 3 20
Ginger Cake, No. 5 . . . 3 10
O. & L. Open Kettle,
No. 2 1/2 4 25

MUSTARD
1/2 lb. 6 lb. box 16

OLIVES
Bulk, 1 gal. kegs 1 20@1 30
Bulk, 2 gal. kegs 1 15@1 25
Bulk, 5 gal. kegs 1 05@1 15
Stuffed, 5 oz. 1 10
Stuffed, 5 oz. 1 15
Stuffed, 14 oz. 2 50
Pitted (not stuffed)
14 oz. 2 50
Manzanilla, 8 oz. . . . 1 10
Lunch, 10 oz. 1 50
Lunch, 16 oz. 2 60
Queen. Mammoth, 19
oz. 5 00
Queen. Mammoth, 28
oz. 6 25
Olive Chow, 2 doz. cs.
per doz. 2 25

PEANUT BUTTER
Bel-Car-Mo Brand
4 oz. 4 doz. in case . . 3 60
7 oz. 2 doz. in case . . 2 90
8 oz. 2 doz. in case . . 3 30
18 oz. 1 doz. in case . . 3 00
12 lb. pails 5 00
5 lb. pails, 6 in crate 5 50
10 lb. pails 19
15 lb. pails 18 1/2
25 lb. pails 18
50 lb. tins 17 1/2

PETROLEUM PRODUCTS
Iron Barrels
Perfection 11.
Red Crown Gasoline . . 21.5
Gas Machine Gasoline . 35.9
V M & P Naphtha . . . 21.
Capitol Cylinder, Wood
Bbls. 36.9
Capitol Cylinder, Iron
Bbls. 35.9
Atlantic Red Engine,
Iron Bbls. 21.9
Winter Black, Iron
Bbls. 11.9
Polarine, Iron Bbls. . . 38.9

PICKLES
Medium
Barrels, 1,200 count 12 00
Half bbls., 600 count 6 50
5 gallon kegs 2 60

Small
Barrels 14 00
Half barrels 7 50
5 gallon kegs 2 80

Gherkins
Barrels 25 00
Half barrels 13 00
5 gallon kegs 4 50

Sweet Small
Barrels 24 00
Half barrels 12 50
5 gallon kegs 4 20

PIPES
Clay, No. 216, per box
Clay, T. D. full count 80
Cob, 3 doz. in box . . . 1 25

PLAYING CARDS
No. 90 Steamboat . . . 2 25
No. 808, Bicycle 3 50
Pennant 3 25

POTASH
Babbitt's, 2 doz. 1 90

PROVISIONS
Barreled Pork
Clear Back . . . 52 00@53 00
Short Cut Clr 50 00@51 00
Bean 47 00@48 00
Brisket, Clear 55 00@56 00
Pig
Clear Family 35 00

Dry Salt Meats
S P Bellies . . . 32 00@33 00

Lard
Pure in tierces . . . 29 1/2@30
Compound Lard 24 . . . 24 1/2

80 lb. tubs . . . advance 1/2
60 lb. tubs . . . advance 1/2
50 lb. tubs . . . advance 1/4
20 lb. pails . . . advance 3/4
10 lb. pails . . . advance 7/8
5 lb. pails . . . advance 1
3 lb. pails . . . advance 1

Smoked Meats
Hams, 14-16 lb. 28 @29
Hams, 16-18 lb. 27 @28
Hams, 18-20 lb. 26 @27
Ham, dried beef
sets 29 @30
California Hams 23 @23 1/2

Picnic Boiled
Hams 31 @32
Boiled Hams . . . 41 @42
Minc'd Hams . . . 20 @21
Bacon 37 @42

Sausages
Bologna 15
Liver 12
Frankfort 17
Pork 14@15
Veal 11
Tongue 11
Headcheese 14

Beef
Boneless 25 00@27 00
Rump, new 30 00@31 00

Pig's Feet
1/2 bbls. 1 75
3/4 bbls., 40 lbs. . . . 3 40
1/2 bbls. 9 00
1 bbl. 16 00

Tripe
Kits, 15 lbs. 90
1/4 bbls., 40 lbs. . . . 1 60
3/4 bbls., 80 lbs. . . . 3 00

Casings
Hogs, per lb. 35
Beef, round set . . . 19@20
Beef, middles, set . . 45@55
Sheep 1 15@1 35

Uncolored Oleomargarine
Solid Dairy . . . 23 @ 26
Country Rolls . . . 28 @29

Canned Meats
Corned Beef, 2 lb. . . 6 50
Corned Beef, 1 lb. . . 3 75
Roast Beef, 2 lb. . . 6 50
Roast Beef, 1 lb. . . 3 75
Potted Meat, Ham
Flavor, 1/2 s 55
Potted Meat, Ham
Flavor, 1/2 s 95
Deviled Meat, Ham
Flavor, 1/2 s 52
Deviled Meat, Ham
Flavor, 1/2 s 1 00
Potted Tongue, 1/2 s . . 55
Potted Tongue, 1/2 s . . 1 00

RICE
Fancy
Blue Rose 3 1/2@3 1/4
Broken

ROLLED OATS
Monarch, bbls. 10 00
Rolled Avena, bbls. . . 10 25
Steel Cut, 100 lb. sks. 5 10
Monarch, 90 lb. sks. . 4 90
Quaker, 18 Regular . . 1 75
Quaker, 20 Family . . 5 60

SALAD DRESSING
Columbia, 1/2 pint . . . 2 25
Columbia, 1 pint . . . 4 00
Durkee's, large, 1 doz. 4 20
Durkee's, small, 2 doz. 5 00
Snider's, large, 1 doz. 2 40
Snider's, small, 2 doz. 1 45

SALERATUS
Packed 60 lbs. in box.
Arm and Hammer . . 3 10
Wyandotte, 100 3/4 s . . 3 00

SAL SODA
Granulated, bbls. . . . 1 40
Granulated, 100 lbs. cs. 1 50
Granulated, 36 pkgs. . 1 40

SALT
Common Grades
100 3 lb. sacks 3 15
70 4 lb. sacks 3 05
60 5 lb. sacks 3 05
28 10 lb. sacks 2 90
56 lb. sacks 48
28 lb. sacks 27

Warsaw
56 lb. sacks 26
28 lb. dairy in drill bags 20

Solar Rock
56 lb. sacks 43

Common
Granulated, Fine . . . 1 80
Medium, Fine 1 90

SALT FISH
Cod
Large, whole @12
Small, whole @11 1/2
Strips or bricks . . . 16@19
Pollock @10

Holland Herring
Standards, bbls. . . . 13 50
Y. M., bbls. 15 00
Standard, kegs 85
Y. M. kegs 96

Herring
Med. Fat Split, 200 lbs. 8 00
Laborador Split 200 lb. 10 00
Norway, 4 K, 200 lbs. 16 50
Spectral, 8 lb. pails . . . 70
Scaled, in boxes . . . 17
Boned, 10 lb. boxes . . 17

Trout
No. 1, 100 lbs. 7 50
No. 1, 40 lbs. 2 25
No. 1, 10 lbs. 90
No. 1, 8 lbs. 75

Mackerel
Mess, 100 lbs. 20 00
Mess, 40 lbs. 8 50
Mess, 10 lbs. 2 40
Mess, 8 lbs. 1 85
No. 1, 100 lbs. 19 00
No. 1, 40 lbs. 8 10
No. 1, 10 lbs. 2 10

Lake Herring
100 lbs. 4 00
40 lbs. 2 35
10 lbs. 58
8 lbs. 54

SEEDS
Anise 35
Canary, Smyrna . . . 11
Caraway 75
Cardamon, Malabar 1 20
Celery 45
Hemp, Russian . . . 7 1/2
Mixed Bird 9
Mustard, white . . . 22
Poppy 70
Rape 15

SHOE BLACKING
Handy Box, large 3 dz. 3 50
Handy Box, small . . 1 25
Bixby's Royal Polish 85
Miller's Crown Polish 85

SNUFF
Scotch, in bladders . . 37
Maccaboy, in jars . . . 35
French Rapple in jars . 43

SODA
Boxes 5 1/2
Kegs, English 4 1/4

SPICES
Whole Spices
Allspice, Jamaica . . . 9@10
Allspice, lg. Garden @11
Cloves, Zanzibar . . . @50
Cassia, Canton @20
Cassia, 5c pkg. doz. @35
Ginger, African @15
Ginger, Cochin @20
Mace, Penang @90
Mixed, No. 1 @17
Mixed, No. 2 @16
Mixed, 5c pkgs. dz. @45
Nutmegs, 70-80 @35
Nutmegs, 105-110 . . . @30
Pepper, Black @30
Pepper, White @32
Pepper, Cayenne . . . @22
Paprika, Hungarian

Pure Ground in Bulk
Allspice, Jamaica . . . @16
Cloves, Zanzibar . . . @68
Cassia, Canton @32
Ginger, African @24
Mace, Penang @1 00
Nutmegs @36
Pepper, Black @30
Pepper, White @40
Pepper, Cayenne . . . @30
Paprika, Hungarian @45

STARCH
Corn
Kingsford, 40 lbs. . . . 9 1/2
Muzzy, 48 lb. pkgs. . . 9 1/2

Kingsford
Silver Gloss, 40 lb. . . 9 1/2
Gloss
Argo, 48 5c pkgs. . . . 2 40
Silver Gloss, 16 3lbs. . 9 1/2
Silver Gloss, 12 6lbs. . 9 1/2

Muzzy
48 lb. packages 9 1/2
16 3lb. packages . . . 9 1/2
12 6lb. packages . . . 9 1/2
50 lb. boxes 6 1/2

SYRUPS
Corn
Barrels 72
Half barrels 75
Blue Karo, No. 1 1/2 . . 2 65
2 doz. 3 30
Blue Karo, No. 2, 2 dz. 3 30
Blue Karo, No. 2 1/2, 2
doz. 4 10
Blue Karo, No. 5, 1 dz. 3 95
Blue Karo, No. 10, 1/2
doz. 3 70
Red Karo, No. 1 1/2, 2
doz. 2 80
Red Karo, No. 2, 2 dz. 3 55
Red Karo, No. 2 1/2, 2dz. 4 40
Red Karo, No. 5, 1 dz. 4 25
Red Karo, No. 10 1/2
doz. 4 00

Pure Cane
Fair
Good
Choice

TABLE SAUCES
Halford, large 3 75
Halford, small 2 26

TEA
Uncolored Japan
Medium 20@25
Choice 28@33
Fancy 36@45
Basket-fired Med'm 28@30
Basket-fired Choice 35@37
Basket-fired Fancy 38@45
No. 1 Nibs 30@32
Siftings, bulk 9@10
Siftings, 1 lb. pkgs. 12@14

Gunpowder
Moyune, Medium . . . 28@33
Moyune, Choice . . . 35@40
Ping Suey, Medium 25@30
Ping Suey, Choice 35@40
Ping Suey, Fancy . . 45@50

Young Hyson
Choice 28@30
Fancy 45@56

Oolong
Formosa, Medium . . . 25@26
Formosa, Choice . . . 32@35
Formosa, Fancy . . . 50@60

English Breakfast
Congou, Medium . . . 25@30
Congou, Choice . . . 30@35
Congou, Fancy . . . 40@50
Congou, Ex. Fancy 60@80

Ceylon
Pekoe, Medium . . . 28@30
Dr. Pekoe, Choice . . . 30@35
Flowery O. P. Fancy 40@50

CIGARS
Peter Dornbos Brands
Dornbos Single
Binder 37 00
Dornbos, Perfectos . . 37 00
Dornbos, Bismarck 73 00
Allan D. Grant 65 00
Allan D. 35 00

Johnson Cigar Co.'s Brand
Dutch Masters Club 75 00
Dutch Masters, Ban 75 00
Dutch Masters, Inv. 75 00
Dutch Masters, Pan. 75 00
Dutch Master Grande 72 00
El Portana
Dutch Masters, 5c
S. C. W.
Ge Jay

Above four brands are
sold on following basis:
Less than 300 37 00
300 assorted 36 00
2500 assorted 35 00
2% cash discount on all
purchases.

Worden Grocer Co. Brands
Boston Straight . . . 37 00
Trans Michigan . . . 37 50
C. P. L. 37 50
Court Royal 43 00
Hemmett's Cham-
plion 42 50
Iroquois 42 50
La Azora Agreement 38 50
La Azora Bismarck . 70 00
Whaleback 37 00
Worden's Hand Made 36 00
B. L. 40 00

TWINE
Cotton, 3 ply 48
Cotton, 4 ply 48
Jute, 2 ply 25
Hemp, 6 ply 34
Flax, medium 35
Wool, 100 lb. bales . . 18

VINEGAR
White Wine, 40 grain 17
White Wine, 80 grain 22
White Wine, 100 grain 25

Oakland Vinegar & Pickle
Co.'s Brands
Highland apple cider
Oakland apple cider .
State Seal sugar . . .
Blue Ribbon Corn . . .
Oakland white picklg
Packages free.

WICKING
No. 0, per gross 35
No. 1, per gross 45
No. 2, per gross 60
No. 3, per gross 90

WOODENWARE
Baskets
Bushels, wide hand . . 1 20
Bushels, drop handle . 1 45
Market, drop handle . . 55
Market, single handle . 60
Splint, large 4 00
Splint, medium 3 50
Splint, small 3 00
Willow, Clothes, large
Willow, Clothes, small
Willow, Clothes, me'm

Butter Plates
Ovals
1/2 lb., 250 in crate . . 45
1/2 lb., 250 in crate . . 45
1 lb., 250 in crate . . . 50
2 lb., 250 in crate . . . 55
3 lb., 250 in crate . . . 70
5 lb., 250 in crate . . . 90

Wire End
1 lb., 250 in crate . . . 45
2 lb., 250 in crate . . . 50
3 lb., 250 in crate . . . 67
5 lb., 250 in crate . . . 70

Churns
Barrel, 5 gal., each . . 2 40
Barrel, 10 gal., each . . 2 55

Clothes Pins
Round Head
4 1/2 inch, 5 gross . . . 70
Cartons, No. 24, 24s, bxs. 75

Egg Crates and Fillers
Humpty Dumpty, 12 dz. 20
No. 1 complete 42
No. 2 complete 35
Case, medium, 12 sets 1 30

Faucets
Cork lined, 3 in. 70
Cork lined, 9 in. 80
Cork lined, 10 in. . . . 90

Mop Sticks
Trojan spring 1 35
Eclipse patent spring 1 35
No. 1 common 1 35
No. 2, pat. brush hold 1 35
Ideal, No. 7 1 35
12lb. cotton mop heads 1 75

Pails
10 qt. Galvanized . . . 3 25
12 qt. Galvanized . . . 3 75
14 qt. Galvanized . . . 4 25
Fibre 5 50

Toothpicks
Birch, 100 packages . . 2 00
Ideal 85

Traps
Mouse, wood, 2 hoels . . 22
Mouse, wood, 4 hoels . . 45
10 qt. Galvanized . . . 1 55
12 qt. Galvanized . . . 1 70
14 qt. Galvanized . . . 1 90
Mouse, wood, 6 hoels . . 70
Mouse, tin, 5 hoels . . . 85
Rat, wood 60
Rat, spring 75

Tubs
No. 1 Fibre 16 50
No. 2 Fibre 15 00
No. 3 Fibre 13 50
Large Galvanized . . . 12 00
Medium Galvanized 10 25
Small Galvanized . . . 9 25

Washboards
Banner, Globe 3 75
Brass, Single 6 75
Glass, Single 4 00
Double Peerless . . . 6 25
Single Peerless 5 50
Northern Queen . . . 4 75
Good Enough 4 65
Universal 5 00

Wood Bowls
13 in. Butter 1 90
15 in. Butter 7 00
17 in. Butter 8 00
19 in. Butter 11 00

WRAPPING PAPER
Fibre Manila, white . . 5 1/2
Fibre, Manila, colored
No. 1 Manila 6 1/2
Butchers' Manila . . . 6 1/2
Kraft 9
Wax Butter, short c'nt 16
Wax Butter, full c'nt 20
Parchm't Butter, rolls 19

YEAST CAKE
Magic, 3 doz. 1 15
Sunlight, 3 doz. 1 00
Sunlight, 1 1/2 doz. . . 1 15
Yeast Foam, 3 doz. . . 1 50
Yeast Foam, 1 1/2 doz. 85

Window Cleaners
12 in. 1 65
14 in. 1 85
16 in. 2 30

SOAP
Lautz Bros. & Co.
Acme, 100 cakes 5 00
Big Master, 100 blocks 5 45
Climax 4 60
Lautz Naphtha 5 50
Queen White 4 50
Oak Leaf 5 00
Queen Anne 5 00

Proctor & Gamble Co.
Lenox 4 75
Ivory, 6 oz. 5 65
Ivory, 10 oz. 9 20
Star 4 35

Swift & Company
Swift's Pride 4 75
White Laundry 4 85
Wool, 6 oz. bars . . . 5 15
Wool, 10 oz. bars . . . 7 00

Tradesman Company
Black Hawk, one box 3 75
Black Hawk, five bxs 3 70
Black Hawk, ten bxs 3 65

Box contains 72 cakes. It
is a most remarkable dirt
and grease remover, with-
out injury to the skin.

Scouring Powders
Sapallo, gross lots . . . 9 50
Sapallo, half gro. lots 4 85
Sapallo, single boxes 2 40
Sapallo, hand 2 40
Queen Anne, 30 cans 1 80
Queen Anne, 60 cans 3 60
Snow Maid, 30 cans . . 1 80
Snow Maid, 60 cans . . 3 60

Soap Powders
Johnson's Fine, 48 2 . 3 25
Johnson's

Salesmanship a Vital Power of Merchandising.

It's the man behind the counter, who is the man behind the gun today, in the merchandising field. Selling goods is the vital object in the store's existence. With all the carefully arranged stock, it all goes for naught, without the salesman as the final and most important link in the store's existence.

This is a big subject. Few merchants realize its vital importance as they ought. Most workers in stores are not good salesmen, because they have not, nor are they obliged to study salesmanship. It requires considerable effort and study to be a good salesman. It is not every one who can step behind a counter and make good in this field and merchants are beginning to realize this fact and remedy the evil of poor salesmanship, which has existed for so many years.

The problem of the good salesman is to get the customer to know the facts about the goods for sale and to have a favorable inclination toward them. The salesman must get ideas into the heads of the customer in such a way as to have a pleasant effect and the ways of doing this are through the senses, sight, hearing, smell, touch and taste.

The real salesman is one who understands this primarily and endeavors to convey to his customers the ideas he possesses through the eye and ear and also through the sense of touch. The appeal is made to the eye by showing the goods in the most favorable manner, conveying to the customers what they want to see. He appeals to the hearing by telling the customers the vital and best points about the article in question and the touch is appealed to by placing, if possible, the goods in the customers' hands, or in the case of some lines of hardware, letting the customers try the goods before the purchase is made.

While the average salesman may not know it, they really appeal to all these senses every time they sell goods, if they are a success. And every salesman should follow this principle by appealing to the customer's mind from as many different angles as possible.

Of course, it is true that all customers are not constituted alike. Each has to be approached from a different standpoint, even with the same line of goods. Sometimes the customers cannot grasp the details the clerk is using as rapidly as some others. This the salesman must be quick to recognize and correct if he does not want to lose a sale or get the person confused. In the same instance the salesman must not be too slow in the presentation of his ideas or the mind of his prospect will wander and get interested in something foreign to the matter at hand.

It is here the salesman can exercise his diplomacy.

This is another important talent the successful salesman must possess and without it cannot hope to make a great deal of progress. Diplomacy is of vital importance in almost every sale and especially when handling a

difficult customer, who has been in some manner unfavorably impressed with the goods or attentions he has received in the store. At such time a little diplomatic work on the part of the salesman will accomplish wonders.

Everything which is said to the customers makes an impression, everything they see, the personal appearance of the salesman, the looks of the goods, the arrangement of the store and in fact the whole outlook in any place of business makes an impression on their mind, either favorable or otherwise. The customers never accept an idea in a neutral way, they either accept or reject it, classifying as good or bad every impression that is received.

Another thing to bear in mind is this. The customers may not show approval or dislike, by mere speech alone. It may be shown in the eye, the action of the body or the expression of the face. The good salesman learns to watch for these little marks of impressions to see whether he is on the right track or the wrong and be ready instantly to modify or elaborate on the arguments which he is making. It is almost impossible to sell goods and do so successfully without watching the expression on the customer's face.

As has been said, the general appearance of the store has a lot to do with impressions conveyed to the customers, so does the store advertising, the windows and appearance of the sidewalk and entrance to the store. Dirty floors, slippery sidewalks and steps, squeaky hinges, slamming doors and other seemingly small things all leave some sort of an impression.

Another important item is the salesman himself. He always attracts the attention of the customers, either in a good or bad way. The way they are approached, the way the salesman stands, walks, his looks, his dress, his voice and the manner in which he approaches and speaks to the customers have a vital effect. They are all highly important factors in successful salesmanship.

The good salesman is neatly but plainly garbed for his work—not too flashy nor richly nor still too poorly. Extremes attract and this attraction tends to detract from the purpose of the store and the goods which are for sale.

These are all points which merchants should study for themselves and insist on their employees, who come in contact with customers, studying them also. It is badly needed in many stores, the country over.—American Artisan.

Exports of Salmon Are Again Permitted.

Reports have been received in the trade that export licenses had again been allowed on salmon and that sales of pink had been made on the Coast within the past few days. One wire stated that Coast canners were actively at work in an endeavor to take advantage of this situation and that there was a chance of supplies being cleaned out very shortly. This does not coincide with representations that have been made to the Gov-

ernment at Washington that canners would suffer severe losses if their foreign market was cut off, for it has been alleged that the domestic distribution was not sufficient to take care of the supply. Color has been lent to this view by the report of the pack for the current year, which places the pack of Alaska salmon as the largest on record. There has, of course, been disappointment as to the pack of sockeyes and of Columbia River salmon, but there is no shortage in the general supply when all kinds are taken into consideration and compared with actual requirements. Coast operators are offering salmon in the Eastern markets on the basis of the maximum prices fixed by the Government. Considerable doubt exists here as to the reports of light stocks of salmon on the Coast, and in any event there does not appear to be any anxiety as to future supplies. Purchases are not being made ahead in any line of canned goods, especially just at this time. There may be a little business done after the first of the year, but the sixty-day rule will have an important effect on purchases.

Prices of Sheetings Firmer Than Printcloths.

From present indications, with the inventory season at hand, there will be no further buying movement of importance in gray goods until after the turn of the year unless something unusual and at present unforeseen comes up. Sheetings continue firmer than printcloths here, and at present

prices present a more attractive manufacturing proposition than cloths of printcloth-yarn construction. It was pointed out yesterday, for instance, that while the poundage price of four-yard 56-60 sheetings at 15 cents a yard was a little less than the poundage price of 39-inch eighty square printcloths at 15¾ cents a yard, the quicker weaving and other factors leading to a lower production cost for the former, make them the better "sell."

Printcloth prices continue to ease off slowly in first hands where there are goods actually to be sold. A price of 11¾ cents has now been pretty generally established on nearby deliveries of 38½-inch 64-60s, but the mills remain steadfast as yet in their refusal to let these goods out at a lower price. Liberal bids of 11½ cents for them are reported to have been refused in the last forty-eight hours. Considerable question has been raised about the ability of buyers to get any reasonably nearby deliveries of 38½-inch 60-48s, either from first or second hands, under 10¼ cents. It was asserted yesterday that a certain well-known buyer is ready to take over 2,000,000 yards of these goods for spring delivery, if they can be had at 10 cents, recent reports of business for this shipment at that price to the contrary.

Give the customer a chance to say something before you present to him all your selling points about the goods. Save a few shots until after he has fired.

Greatly Enlarged in Scope

We have re-organized under the more liberal statute enacted by the Legislature of 1917, and are therefore in a position to insure store buildings, fixtures and merchandise stocks in which boots and shoes are included. This greatly enlarges our scope of operations and increases our usefulness to our members, who obtain valid insurance in our company at 25 per cent. less than the regular stock rate, with an additional discount of 5 per cent. for prompt payment. All losses promptly and honorably adjusted. Correspondence solicited.

Michigan Shoe Dealers Mutual Fire Insurance Co.
Fremont, Michigan



Putnam's Menthol Cough Drops

Packed 40 five cent packages
in carton

Putnam Factory
National Candy Co., Inc.
MAKERS
Grand Rapids, Michigan

BUSINESS-WANTS DEPARTMENT

Advertisements inserted under this head for three cents a word the first insertion and two cents a word for each subsequent continuous insertion. No charge less than 25 cents. Cash must accompany all orders.

BUSINESS CHANCES.

For Sale—Three Bowser long distance pumps and three 100 barrel tanks complete. \$175 each. Ed. A. Mitchell, Emporia, Kansas. 485

For Sale—Drug Store—Rexall—in manufacturing town of 1,000; invoice \$4,000; good country trade. Rexall Store, Hanover, Ill. 486

Experienced salesman acquainted with Northern Michigan trade wants reputable staple line. Reference. Address 487, care Tradesman. 487

Bargain—Forty acres near Mountain Grove, Mo.; clear, perfect title, \$500. Robbins, Peirce City, Mo. 489

For Sale—Excellent opening. A fine millinery and art goods stock. Splendid city of 5,000, only one competitor. Obligated to retire on account of ill health. Bargain for immediate sale. Address No. 488, care Tradesman. 488

Grocery Store For Sale—Located in Michigan city of 2,000 population, business established 20 years, sales \$42,000 annually, invoice about \$5,500. Fine opening. For particulars address Frank P. Cleveland, 1609 Adams Express building, Chicago, Ill. 490.

Grocery Stock For Sale

The largest and best grocery stock in Alma, Mich. Large brick store with attractive lease, finest location in the city. Doing a strictly cash business of \$75,000 per year. If you want something out of the ordinary, better look this up soon. Poor health cause for selling. MILLER BROS., Alma, Mich.

Come To Florida—Unequaled opportunity to secure well established, exclusive, excellent paying, embroidery-art-needlework business in very best Florida city. Requires least \$5,000. Owner retiring on account of inheritance north. Address Box 675, Tampa, Florida. 478

For Sale—199-acre stock and grain farm. Good buildings. All fenced. Will take some property in part payment; balance easy terms. Southern Michigan. Wm. Wallace, 1419 Forres Ave., St. Joseph, Mich. 481

For Sale—Having decided to quit business I will sell at a liberal discount all or any part of my drug stock consisting of drugs, sundries, patent medicines, Nyal line, stationery, wall paper, window shades, furniture and fixtures, consisting of McCourt label cabinet, safe, counter balances, prescription balances, post card rack, shelf bottles, National cash register, desk and floor cases, etc. Theo. G. DePeel, Onondaga, Mich. 475

For Sale—Good clean stock of general merchandise in country town of Southern Minnesota. Will invoice about \$9,000. Doing big business. Can give good reason for selling. Address No. 447, care Michigan Tradesman. 447

Safes Opened—W. L. Slocum, safe expert and locksmith. 128 Ann St., N. E., Grand Rapids, Michigan. 104

Cash Buyers of clothing, shoes, dry goods and furnishings. Parts or entire stocks. H. Price, 194 Forrest Ave. East, Detroit. 678

Merchants Please Take Notice! We have clients of grocery stocks, general stocks, dry goods stocks, hardware stocks, drug stocks. We have on our list also a few good farms to exchange for such stocks. Also city property. If you wish to sell or exchange your business write us. G. R. Business Exchange, 540 Houseman Bldg., Grand Rapids, Mich. 859

For Sale—General stock of merchandise. Prices and terms to suit. Prosperous trade. Address No. 403, care Michigan Tradesman. 403

For Sale—Good, clean stock dry goods, groceries, boots, shoes, furniture and undertaking, invoicing about \$10,000. Location Central Michigan, splendid farming community. Good live proposition; will bear closest inspection. Address No. 398, care Tradesman. 398

Collections. We collect anywhere. Send for our "No Collection, No Charge" offer. Arrow Mercantile Service, Murray Building, Grand Rapids, Michigan. 390

Cash Buyer of clothing, shoes, dry goods, furnishings and carpets. Parts or entire stocks. Charles Goldstone, 335 Gratiot Avenue, Detroit, Mich. 407

Will pay cash for whole or part stocks of merchandise. Louis Levinsohn, Saginaw, Michigan. 757

Cash Registers—We offer exceptional bargains in rebuilt National or American Cash Registers. Will exchange your old machine. Supplies for all makes always on hand. Repair department in connection. Write for information. The J. C. Vogt Sales Co., 215 So. Washington Ave., Saginaw, Michigan. 335

SEE NEXT PAGE. Advertisements received too late to run on this page appear on the following page.

For Sale

Going coal operation, with houses, tipples, sidings, store, stock of goods, haulage motor and mine cars complete. Now producing two hundred fifty tons per day. Extra good Eagle seam, by-product, gas producer or steam coal. Also No. 5 splint opened and can be put in operation at nominal cost. Proposition first-class and price right. For further information address Box 1306, Charleston, W. Va.

Conservative Buyers

Patronize

Tradesman Advertisers

Simple Account File

Simplest and Most Economical Method of Keeping Petit Accounts

File and 1,000 printed blank bill heads.....	\$2 75
File and 1,000 specially printed bill heads.....	3 50
Printed blank bill heads, per thousand.....	1 25
Specially printed bill heads, per thousand.....	2 00

Tradesman Company, Grand Rapids.

Yearly Invoice Record

The contract you enter into when you purchase fire insurance requires you to retain all invoices or keep a record of all purchases during the current year. Merchants who have small safes sometimes find it inconvenient to preserve all invoices intact. To meet this requirement, we have devised an Invoice Record which enables the merchant to record his purchases, as set forth in his invoices, so as to have a complete record in compact form for use in effecting a settlement in the event of a loss by fire. This Record is invaluable to the merchant, because it enables him to ascertain in a moment what he paid for and where he purchased any article in stock. Price \$2.

Tradesman Company
Grand Rapids

WHY — Michigan People should use Michigan Flour made from Michigan Wheat

- 1—It excels all other flours in flavor.
- 2—It excels all other flours in color (whiteness.)
- 3—It excels all other flours for bread making.
- 4—It excels all other flours for pastry making.
- 5—It requires less shortening and sweetening than any other flour.
- 6—It fills every household requirement.
- 7—Michigan merchants should sell, and Michigan people should buy Michigan flour made from Michigan wheat for every reason that can be advanced from a reciprocity standpoint.

Economic Coupon Books

- They save time and expense
- They prevent disputes
- They put credit transactions on cash basis
- Free samples on application



Tradesman Company
Grand Rapids, Mich.

THIRTY-FIVE PER CENT.

Of Premium Receipts Returned to Policy Holders.

Charles F. Nesbit in his final report as Superintendent of Insurance of the District of Columbia makes a masterly analysis of stock fire insurance companies, showing conclusively that they favor excessive fire losses as a means to boost premium rates, and draws a very favorable picture of mutual insurance as a means for fire loss indemnity. He says in part:

The problem which attracts the most attention in the field of fire insurance is its excessive expense. Many people who have studied the situation feel that the cost of fire insurance is excessive. Since the establishment of this Department there have been received in premiums the total of \$10,920,636, and the total losses paid have been \$3,817,876. This shows that the losses paid equal only 35 cents out of each dollar paid in premiums. The losses are a little more than one-third of the premiums paid. These figures seem more startling to the average person than to those in the insurance business who have come to look upon 45 cents out of each dollar received as a not excessive expense ratio for conducting the fire insurance business. It is this situation which demands some further investigation into the causes and the remedies for the excessive cost of conducting the fire insurance business.

In considering the problem of the cost of fire insurance and the methods by which it may be reduced I can think of but three practical methods: First, competition between the insurance companies selling fire insurance. Second, the making and fixing of rates by the State. Third, State or municipal insurance. It has been definitely settled in this country that the States have the power to regulate or to fix fire insurance rate.

Competition between the companies in rate making has not worked out satisfactorily to either the companies or the public so far as it involved competition between companies of like character in the fire field. The natural result of "rate wars," or "cut throat" rate cutting, is a demoralization of the business. Until the fire reserve is based on the risk assumed such rate cutting tends logically to insolvency. The only competition which seems to me to have been effective at all in the long run has been that between the stock companies on the one hand and the mutual companies on the other. These two kinds of fire companies have an entirely different theory of fire insurance. Stock fire companies are organized primarily for profit; they are in the business of selling indemnity, and it is their purpose to sell it for a profit.

My purpose in going somewhat fully into the question of mutual fire insurance companies at this time is that our law has no provision for the organization of mutual insurance companies in the District of Columbia. An examination of the records of this department since its establishment in 1902 shows that the largest mutual company in the District of Columbia, in these 16 years, received a total in premiums of \$413,388 and paid total losses amounting to \$114,835, and returned to policy holders \$355,152. Thus the policy holders received from the company \$56,599 more than the total paid in premiums. This cost in the District of Columbia could hardly be called conclusive evidence that mutual fire insurance is the cheaper. Individual instances would tend to make this conclusion almost irresistible, for instance, that a man should insure his house for 44 years, paying total premiums of \$1,001.08, receiving back in return of savings \$800.13, and surrender his policy at the end of 44 years for \$1,244.76, so that the total amount he received from one of our Washington mutual fire companies was more than double the amount of premiums he paid, the excess of receipts being \$1,043.81 would seem to indicate that there was little question as to the lower cost of the mutual plan. This insurance carried in the stock companies, figured on a similar house insured for periods of from 3 to 5 years for the same 44 years, would have cost the insured approximately \$1,750. Such illustrations are not unusual or exceptional with the older mutual companies.

The matter of cost experience is considerably illuminated by a study of the results of the Philadelphia Contributionship for the Insurance of Houses from Loss by Fire. This company has the distinction of being the first fire insurance company established in the United States. It has operated in Philadelphia continuously since 1752, or 165 years. This company writes perpetual business as well as term. A thousand-dollar policy is written for 5 years for \$4 on a brick dwelling, or it is written perpetually for \$20. After the tenth year dividends of 10 per cent. per annum are credited. On this basis

the annual cost of \$100 of insurance for a period of 20 years is 4c. This old mutual company has to-day about \$25,000,000 of insurance in force. Undoubtedly the vast surplus of this company, which is a monument to the integrity and wisdom of its directors and trustees for more than 150 years, amounting to more than \$6,000,000, has much to do with enabling it to operate at so low a cost, but it also is a remarkable demonstration of the possibilities of mutual fire insurance. The company does not confine its business solely to dwelling houses, yet a study of its business for the past five years shows, on all classes of business, an average annual loss of 5c per \$100 at risk, and during the past 15 years its losses on brick dwelling houses has averaged annually 2½c for each \$100 of insurance in force. During the same time its average annual cost of insurance has been 4c per \$100 at risk to its perpetual policy holders.

No consideration of the matter of costs in fire insurance can leave out the remarkable history of the mill mutuals. The accomplishment of the "mill mutuals," as they are known, or the New England factory mutuals, in reducing the cost of insurance is one of the most notable economic achievements in this country. This system of insurance was developed chiefly by the Hon. Edward Atkinson, who was president of the Boston Manufacturers' Mutual Fire Insurance Company for many years. The originator of this insurance was Zachariah Allen of Providence, R. I.

During 1916, nineteen of these great companies collected premiums in excess of \$16,000,000, their losses paid were less than one and a quarter millions, and they returned in the way of unused premiums to their members or policy holders on yearly premiums more than 90 per cent. of all the premiums collected. The expense ratio of these companies was between 7 and 8 per cent. of the premiums, as contrasted with an expense ratio of 36 per cent. for the fifty leading stock fire companies of the United States. Such illustrations are convincing proof of the possibilities of fire prevention, economical management and low cost of insurance. The low cost of mutual insurance is further indicated by the farmers' mutuals: "The total amount of insurance carried by the 1,947 farmers' mutual fire insurance companies in existence on January 1, 1915, the latest date for which relatively complete statistics are at hand, was approximately \$5,264,119,000. The total amount paid for losses during 1914 was \$10,766,651, and the expenses of operation were \$3,138,649, making the total cost of this insurance \$13,905,300. From these figures it may be seen that the average cost per \$100 of insurance in all these companies was about 26 cents."—Bulletin of United States Agricultural Department.

A study of the figures of stock and mutual fire companies made by Prof. John A. Gilmore, Charlottesville, Va., brings him to the conclusion that about 1,550 stock fire insurance companies have started business in the United States, 1,300, or 84 per cent. of this total have either failed, retired or reinsured, leaving about 250, or 16 per cent. remaining. He also concludes that about 2,900 mutual insurance companies have been organized; 700 of these have failed, retired or reinsured. This accounts for 24 per cent. of the entire number, and he states that 2,200 mutual companies are in existence to-day, or 76 per cent. of all mutuals organized. In other words, 76 per cent. of all mutual fire companies have survived, in comparison with 16 per cent. of the stock companies. These figures, which were made some months ago, would seem to indicate that the mutual companies in some way so commend themselves to their policy holders that, in spite of all competition and opposition, they persist. The mutual company not only furnishes insurance at a lower cost, but it is a more stable business institution. An examination of the reasons for these differences will throw a great deal of light on the principal difficulties of the fire insurance situation to-day. We have first to recognize that the fundamental difference is in the theory on which these two forms of organization rest, and that this difference has a far-reaching effect on their methods and results.

Stock fire insurance is a profit-making business for the purpose of selling indemnity. Its primary interest is in its profits; it is organized to secure them and uses every means at its disposal to further that end. The inevitable result is an opposition of interest between the management and stock holders on one hand and the policy holders and public on the other. Mutual fire insurance, in distinction, is insurance in its purest form. It is a pooling of risks by the individuals who own them. There is no division of interest, the enterprise is not undertaken for profit, but simply for the protection of those concerned. The chief purpose of the mutual fire insurance business is maximum protection at a minimum cost. It is interested in eliminating every item of expense which does not contribute directly to furnishing the desired protection. All excess income instead of being turned over to a body of stockholders in the form of interest on their investment is returned to the policy

holders who originally contributed it or is held as a surplus.

In brief, every unprejudiced student of the situation recognizes: First—That the stock companies naturally are not greatly interested in reducing fire losses, while mutuals are. Second—That the excessive competition in the agency system of stock companies leads them to accept a great many doubtful risks and tends to encourage overinsurance, while the object of a mutual fire insurance company leads it to select its risks carefully and to avoid overinsurance. Both of these results undoubtedly tend to increase the expense of stock fire insurance, but they are not sufficient to explain the tremendous difference in expense which has already been noticed. To fully explain this, other facts must be taken into consideration, for to some extent their extravagance is the result of the theory on which they are based, with the consequent separation of interest between the management and the policy holders which has been already noticed. But to an even greater extent it is entirely needless and wasteful.

It has been pointed out that 45c out of every dollar is not regarded as an excessive expense in the conduct of the stock fire insurance business. One need only consult the annual statements of any large stock fire insurance company to discover how this money is spent. Much of it will at once appear to be legitimate costs of doing business, but no one can fail to be impressed by the great amounts expended in agents' commissions and salaries and the relatively small amount for prevention. It is characteristic of the stock companies to claim that these expenses can not be reduced.

I think the most certain way to cut expenses would be to make the established banks, both National and savings, and the trust companies, agencies through which the insurance companies should do their business. These banks are solid financial institutions and have demonstrated their ability to conduct their own business with great economy. One, with current deposits of \$5,000,000 and assets of \$7,000,000, will conduct its business as a rule at a total expense of around 2 per cent. of its deposits and about one-tenth of 1 per cent. of its receipts. Congress has already passed a law providing that National banks in towns of under 5,000 inhabitants may be authorized to act as agents for insurance companies. The fire insurance business could be conducted with a commission of 15 per cent. for the first year and 5 per cent. for renewals. The company could take off 10 per cent. from the premium for each renewal which should go to the assured and would tend to make the fire insurance business permanent.

The stock company plan of policies for one year on buildings results in unnecessary expense. The contract against loss by fire on a building would be more advantageous if a permanent one, running for twenty years or during the normal life of a building. A survey could then be made of the building and its value and the contract should provide for an annual reduction of the amount insured, which would more than keep up with the depreciation of the building itself. The premiums should be collected in installments, the larger part possibly the first year, the smaller the second year and so on; the reserves necessary to protect this property should be maintained after the third or fourth year. The premium payments, after the first 3 to 5 years, should be little or nothing. It is practically this system that has worked admirably with some of the oldest and best mutual fire companies. But the stock companies have made no effort to adopt such a system. The management and stock holders do not lose anything by increased expense, it falls entirely on the policy holders, and they, the only ones having any real interest in reducing expenses, have not a vestige of control over them. In addition to these sources of expense are the unnecessarily high agents' commissions, due to the fierce competition for volume of premiums, and the high salaries of the home officers.

All these sources of expense can be eliminated if the companies desire to do it. The mutual fire companies have demonstrated this. While it is true that the majority of mutual companies do a local business, a reasonable extension of it could be carried at a small additional expense. In other words, it is not the difference between the local and National character of the business alone which explains the great discrepancy in expense. The public demands, and rightly, that fire insurance be furnished them at a lower cost than it is to-day. This demand is growing in strength everywhere. Fire companies can heed it now if they will, and with no great difficulty considerably reduce the expenses of conducting their business. In any event an informed public will tend to turn more and more to the mutual form of insurance, and the final, and not improbable, result of a persistent refusal by the stock fire companies to mend their ways will be that the business of fire insurance will be undertaken by the State.

That the State shall do the insurance business and that it can do it for much less is one of the frequently suggested

remedies. The arguments for State fire insurance are exceedingly strong. Take, for instance, the District of Columbia. Out of general taxation we maintain the fire department for the purpose of putting out fires. Why should not the fire which the District fails to put out be paid for and the total fire loss be assessed to all the properties in the district? The expense of collecting and handling the fire loss money would be that of the tax collections of the district. The fire department and the fire marshal's office at a somewhat increased cost could be reorganized to make frequent and adequate inspection.

The conclusions which this brief examination of the situation seem to point to are: First—Fire insurance to-day is excessively expensive, and the public is beginning to realize this fact. Second—That mutual fire insurance companies do business at lower cost and on a more satisfactory basis theory and their extension may be expected as one of the remedies for the high cost of insurance. Third—That a great deal of the expense of stock fire insurance is unnecessary and can be eliminated by the companies if they want to do it. Fourth—If no efforts are made by those companies to reduce expenses, it will become increasingly probable that the State will undertake the business of fire insurance.

Sparks From the Electric City.

Muskegon, Dec. 24—The Leakey Foundry and Machine Co. is moving into its new building, which is 310 x 200 feet and two stories high, having 124,000 feet of floor space, the finest foundry in the State, according to experts who have examined it.

The Muskegon Engine Co. will close the manufacturing part of its business for a few days during the holidays.

Judging from the recent noise coming from Mears way one would think that Trubaker was not having a very sweet time of it; in fact, he seems to be pretty well stumped trying to heat his battery of buildings with pine stumps. I think he is taking in too much territory. Probably the main reason he is still out of jail is because there is no jail in Mears. Besides, we hear that the sheriff at Hart has promised not to inflict disagreeable hardships during the Christmas time upon present business.

Muskegon Council is making a well-organized canvass for new members and is getting results. The firing squad got out Saturday in Stevenson's fliver and rounded up five for the next meeting.

We saw a sign in a window the other day reading, "Underwear, one-third off." Well, not for us this weather.

Improvements are being made in the building of the Moulton Grocery Co. F. Keegstra is superintending the job and Nick Lulofs is covering his territory temporarily.

John Peters, shoe salesman, reports that he is through for the winter. John has had a very successful year.

Charles Oviatt is again able to travel, after being laid up with a sprained knee. Glad to see you out again, old boy.

Lipman Bros., commission merchants, report the holiday trade as being very satisfactory.

We hear that the Non-Breakable Doll Co. has purchased the unoccupied portion of the Moon Desk Co. plant and will move soon.

Joseph Roeback expects to move into his new garage in a few days. Joe will specialize in Denby trucks and Oldsmobile cars.

J. V. Porter, commonly known as Vinnie, is now special truck salesman for the International Harvester Co.

If we do not get fired during the next week, will be out in 1918 selling needles and pins for the same old reliable house.

E. P. Monroe.

BUSINESS CHANCES.

For Sale—Grocery and market in Central Michigan. Splendid farming community. Invoice about \$5,000. Owner's reasons for selling has other business. Have made good, so can you. Best of references. Address No. 493, care Michigan Tradesman. 493

Bargain—Ten (10) "Smithsonian" Trusses in assorted salable sizes for sale at a bargain. Write No. 491, care Tradesman. 491

For Sale—General store stock located at Butternut, Michigan. Good live farming community. Good reasons for selling. H. J. Campbell, Butternut, Mich. 492